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State of Connecticut.

AN ACT
RELATING TO INSURANCE COMPANIES.

PASSED JANUARY SESSION, 1879,

AND AMENDED BY SUBSEQUENT ACTS TO (INCLUDING) 1885.

AN ACT

RELATING TO INSURANCE COMPANIES.

Passed January Session, 1879.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

That part VII of title 17 of the revised statutes, relating to insurance companies, be and the same is hereby repealed ; also, the acts of 1875, “ relating to the winding up of life insurance companies,” and “ relating to the capital stock of fire insurance companies,” and “ relating to the taxation of the premiums received by insurance companies of other states and foreign governments,” and “ providing for the disposition of the assets of a life insurance company, and providing penalties for the unlawful retention or possession of its assets upon the repeal of its charter ;” also, the acts of 1876 “ relating to amalgamations, consolidations, and reinsurances by life insurance companies,” and “ relating to loans and investments by life insurance companies ;” also, the acts of 1877 “ to amend an act relating to insurance companies,” and “ conferring additional power upon the Insurance Commissioner of the State,” and “ relating to the valuation of life insurance policies ;” also, the act of 1878 “ to prevent the making and publication of false and deceptive statements in relation to the assets of fire insurance companies,” be, and the same are hereby, repealed ; *provided, however,* that, notwithstanding this repeal, said part VII and other acts hereby repealed shall be and remain in full force in relation to all past transactions to which they are applicable, and for the purpose of prosecuting to final judgment all violations of the provisions of said part and said other acts hereby repealed, and that the following provisions be and become a substitute for said part VII of title 17 of the revised statutes, and of the other acts hereby repealed, to wit :

ARTICLE I.

Fire and Fire and Marine Insurance Companies.

SECTION

1. Conditions of fire insurance to be stated in body of policy.
2. Limit of single risk.
3. Form of annual statement.
4. Shall give required information to the Commissioner.
5. Reduction of capital stock.
6. Original certificates may be called in and new certificates issued.
7. Increase of capital stock.

SECTION

8. Mutual companies may issue short term policies and may insure personal property.
9. Conditions as to fire and fire and marine insurance companies of other States.
10. Conditions as to mutual fire and marine insurance companies of other States.
11. Commissioner may examine insurance companies, and have unsound home companies wound up.

CONDITIONS IN BODY OF POLICY.

Section 1. In all policies of insurance against loss by fire, hereafter made by companies chartered by or doing business in this State, no conditions shall be valid unless stated in the body of the policy.

LIMIT OF SINGLE RISKS.

Sec. 2. No fire insurance company chartered by or doing business in this State shall expose itself to loss on any risk to an amount exceeding ten per cent. of its paid-up capital.

FORM OF ANNUAL STATEMENT.

Sec. 3. Every fire and every fire and marine insurance company chartered by or doing business in this State shall annually, in January, render to the Insurance Commissioner a report, signed and sworn to by its president and secretary, of its condition on the thirty-first day of December next preceding, in the following form, namely: First, the amount of its capital stock. Second, its assets, specifying: (1) the value of its real estate; (2) the amount of its cash on hand and in bank, specifying where it is deposited; (3) the amount of cash in the hands of agents and in course of transmission; (4) the amount of loans secured by mortgages on which there shall be less than one year's interest due; (5) the amount of like loans with one year's interest or more due thereon; (6) the amount due on judgment; (7) the amount of its stocks and bonds, with the description of amount, number of shares, and the par and market value of each; (8) the amount of stocks and bonds held as collateral security for loans, with the amount loaned on each and the par and market value thereof; (9) the amount of assessments on stock or premium notes, paid or unpaid; (10) the amount of interest accrued and unpaid; (11) the amount of premium notes on hand on which policies are

issued. Third, its liabilities, specifying : (1) the amount of losses due and unpaid ; (2) the amount of unpaid losses not due ; (3) the amount of claims for losses resisted by the company ; (4) the amount of losses incurred during the year, including those claimed and not yet due and those reported to the company upon which no action has been taken ; (5) the amount of dividends due and unpaid ; (6) the amount of dividends, either cash or scrip, not yet payable ; (7) the amount of money borrowed, and security given for the payment thereof ; (8) the amount of premiums received on all risks not terminated ; (9) the amount required to re-insure all fire risks in force, computed at fifty per cent. of the gross amount of fire premiums (less return premiums and reinsurance), received on risks in force not perpetual, ninety-five per cent. of premiums on perpetual risks in force, and one hundred per cent. of the amount of ocean marine premiums received on risks in force ; (10) the amount of all other claims against it. Fourth, its income during the preceding year, specifying : (1) the amount of cash premiums received ; (2) the amount of notes received for premiums ; (3) the amount of interest money received ; (4) the amount of income received from other sources. Fifth, its expenditures during the preceding year, specifying : (1) the amount of losses paid, stating how much of the same accrued prior, and how much subsequent, to its preceding statement, and the amount at which such losses were estimated in such statement ; (2) the amount of dividends paid ; (3) the amount of expenses paid, including agents' commissions ; (4) the amount paid in taxes ; (5) the amount of all other expenditures.

INQUIRIES OF INSURANCE COMMISSIONER.

Sec. 4. The Insurance Commissioner may inquire of any fire or fire and marine insurance company doing business in this State, or of its secretary, in relation to its financial condition and management, and such inquiry shall be promptly answered.

REDUCTION OF CAPITAL STOCK.

Sec. 5. When the capital stock of any fire or marine insurance company shall be impaired, it may reduce it and the par value of its shares to such amount as shall be justified by its assets ; but no part of its assets shall be distributed to its stockholders, and no reduction shall be made, except upon the vote of the stockholders, approved by at least two-thirds of the board of directors, and certified under the corporate seal, by the secretary, a copy of which shall be filed in the office of the secretary of this state.

CHANGE OF CERTIFICATES OF STOCK.

Sec. 6. The directors, after such reduction of capital, may require each stockholder to surrender his certificate, and in lieu thereof may issue a new certificate for such number of shares as he shall be entitled to.

INCREASE OF CAPITAL STOCK.

Sec. 7. Such company, after its capital shall be so reduced, may increase its capital stock to any amount not exceeding the amount authorized by its charter.

MUTUAL COMPANIES.

Sec. 8. Every mutual fire insurance company which shall approve this section, may issue policies for any time not exceeding five years, and may insure personal property upon such terms as shall be agreed upon by the parties.

COMPANIES OF OTHER STATES—HOW ADMITTED.

Sec. 9. No fire or fire and marine insurance company or association, incorporated by or organized under the laws of any other State of the United States shall, directly or indirectly, take risks, or transact any business of insurance in this State, unless possessed of at least one hundred and fifty thousand dollars cash capital, paid up and securely invested; and every such company shall deposit with the Insurance Commissioner a certified copy of its charter, and a statement, under oath, of its president, or vice-president and secretary, stating its name and location and the other particulars required by the third section of this article; nor shall any person act as agent for any such company, directly or indirectly, taking risks, or transacting the business of fire insurance in this State, without procuring from the Insurance Commissioner a certificate of authority, stating that such company has complied with all the requisitions of this act, and giving the name of the attorney appointed to act for the company. Such certificate shall be dated April first, and shall continue in force for one year from its date, unless revoked for cause. Certificates issued to agents applying for admission to the State after the first day of April, in any year, shall continue in force until the first day of the April following, unless revoked as aforesaid; such a statement as is required by this section shall be made annually in January, and shall specify the amount of premiums received, and losses paid in this State, during the preceding year; and said commissioner, on being satisfied that the capital, securities, and investments remain secure, shall furnish a renewal of his certificate.

MUTUAL COMPANIES OF OTHER STATES.

Sec. 10. Any mutual fire or fire and marine or mutual marine insurance company located in any other State of the United States, possessed of one hundred and fifty thousand dollars in cash or securely invested in available cash assets, may be admitted to take risks and transact business in this State ; *provided*, it shall comply with all the other requirements of the laws of this State relating to companies of other States.

EXAMINATION OF INSURANCE COMPANIES.

Sec. 11. The Insurance Commissioner, either personally or by a committee appointed by him, consisting of one or more persons not directors, officers, or agents of any fire or fire and marine insurance company doing business in this State, may at any time examine into the affairs of any fire or fire and marine insurance company incorporated by or doing business in this State. The officers or agents of such company shall exhibit its books to said commissioner or committee, and otherwise facilitate such examination ; and the commissioner or committee may examine under oath the officers and agents of any such company in relation to its affairs ; and said commissioner may publish the result of such investigation in one or more newspapers published in this State ; but in relation to the affairs of any company incorporated by or organized under the laws of any other State of the United States, he may, in lieu of such investigation, accept the certificate of the Insurance Commissioner or Superintendent of such State as to its condition. And whenever he shall ascertain that the assets of any fire or fire and marine insurance company incorporated by this State, after deducting for reinsurance, and its other proper liabilities, excepting capital, amount to less than three-fourths of its capital stock, if it have a stock capital, or in the case of a mutual company, if the assets, less unsettled claims, and other absolute liabilities, amount to less than three-fourths the sum requisite for reinsurance, he shall call upon it to make up such deficiency within such reasonable time as he shall fix, and on failure to comply with such requirement shall bring his petition to a judge of the Superior Court, praying for an injunction restraining said company from the further prosecution of the business of making or renewing insurances until said deficiency is made up ; and if, upon a hearing before said judge, after such reasonable notice to such company as he may order, the allegations contained in such petition shall be found true, he shall issue such injunction.

ARTICLE II.

Foreign Fire Insurance Companies.

SECTION

1. May do business in this State, on what conditions ; policies not invalidated by war.
2. Copy of charter ; deposit ; statement of condition.
3. Amount of capital ; how estimated ; trustees must be approved by the Insurance Commissioner.
4. Trustees, how appointed and examined ; recall of certificates.

SECTION.

5. May not insure before complying with law and receiving license or certificate of authority.
6. May not take greater risks than home companies.
7. Fees for licenses, etc.
8. Agents' premium receipts and taxes thereon.

ON WHAT CONDITION MAY ENTER THIS STATE.

Section 1. No foreign insurance company shall take risks in this State unless it has a cash capital of two hundred thousand dollars, and shall have made a deposit with the treasurer of this State, or with the proper officer of some other State, of not less than two hundred thousand dollars in the bonds of this State, or of the States of New York or Massachusetts, or in bonds or public stocks of the United States, in trust for the benefit of its policy-holders in the United States ; and no policy issued by such company to any citizen of this State shall be invalidated by the occurrence of hostilities between the government of the United States and the government under the laws of which it was organized.

COPY OF CHARTER, ETC., TO BE DEPOSITED.

Sec. 2. Every foreign insurance company shall, before admission to do business in this State, furnish to the Insurance Commissioner a copy of its charter or articles of association, and of its last annual report made in the country where it was organized, and the certificate of the officer holding in trust said deposit of two hundred thousand dollars, stating the manner in which the same is invested and the purposes for which the same is held ; and it shall furnish annually to the Insurance Commissioner a statement of the condition of its affairs in the United States, in such form as he shall require.

CAPITAL STOCK, HOW ESTIMATED. APPOINTMENT OF TRUSTEES.

Sec. 3. The capital of every such foreign insurance company shall, for all the purposes of the insurance laws of this State, be the aggregate value of its money or securities deposited as aforesaid, and all sums loaned on real estate security in any State in the United States, in conformity with the laws of such State providing for the investment of the

assets of insurance companies therein, and all other assets in the United States in which fire insurance companies organized under the laws of this State may invest, *provided*, such real estate securities and assets shall be held in the United States, by trustees who are citizens of the United States, approved by the Insurance Commissioner, for the benefit of all its policy-holders and creditors in the United States, after making the same deduction from such aggregate value for losses and liabilities in the United States, and for premiums upon risks therein not expired, as is authorized or required by the laws of this State, or the regulations of its Insurance Department, with respect to fire insurance companies organized under the laws of this State.

TRUSTEES—HOW APPOINTED.

Sec. 4. The trustees referred to in the third section of this article shall be appointed by the directors of such company, and a certified copy of the vote by which they are appointed, and of the deed of trust, shall be filed in the office of the Insurance Commissioner; and he may examine such trustees or the agents of such company under oath, and its assets, books and accounts, in the same manner as he may examine the officers, agents, assets, books and accounts of any company authorized to do fire insurance business in this State.

LICENSE—WHEN ISSUED.

Sec. 5. No foreign insurance company or agent or attorney thereof shall transact the business of fire insurance in this State until such company shall comply with the laws of this State relative to foreign fire insurance companies, and receive a license or certificate of authority from the Insurance Commissioner.

LIMIT OF INSURANCE.

Sec. 6. No foreign insurance company shall insure against loss by fire or inland navigation, nor expose itself to any such loss by any one risk for any greater amount in proportion to its capital than companies organized under the laws of this State may do.

FEES FOR LICENSES, ETC.

Sec. 7. When such foreign insurance company shall have complied with the provisions of law relating to such companies, and the Insurance Commissioner is satisfied that it is solvent in the United States, he may issue to it a license to transact business in this State, upon the payment of thirty dollars for filing a certified copy of its charter or

deed of settlement, and annual fees, as follows: license fee, fifty dollars; fee for filing statement, twenty dollars; and two dollars for each agent's certificate of authority.

PREMIUM RECEIPTS—TAX ON SAME.

Sec. 8. Each agent of any insurance company or association incorporated by or organized under the laws of any foreign government, which shall have received from the Insurance Commissioner a license to transact business in this State, shall return annually, on or before the tenth day of January, under oath, to said commissioner, the gross amount of premiums collected by him for the year previous; and shall annually, on or before the twentieth day of January, pay to the treasurer of the State a tax of two per cent. upon the amount of premiums so collected.

ARTICLE III.

Life Insurance Companies.

SECTION

1. Annual statement.
2. Reinsurance reserve, how ascertained.
3. Dividends, how made.
4. Penalty for making dividends improperly.
5. Triennial examinations.
6. Examination of companies of other States.
7. Facilities for examination, to be afforded.
8. To receive certificates before issuing policies.
9. Returns of companies of other States: certificates and licenses.
10. Agents shall not issue policy without license.
11. When companies may be wound up; when they must be wound up.
12. Test of solvency; liabilities, how determined.
13. How assets shall be disposed of on repeal of charter; assets of the company to vest in the Commissioner.
14. Commissioner shall take immediate possession.
15. How claims shall be presented.

SECTION

16. Net present value of policies, how ascertained.
17. How assets shall be distributed.
18. Penalty for refusing to deliver books and property to Commissioner.
19. Commissioner shall give bonds.
20. Life insurance companies may consolidate or amalgamate.
21. Conditions upon which it may be done.
22. Powers and duties of the commission constituted.
23. Compensation of part of the commission.
24. Penalty for violating the provisions of this Act relating to amalgamations.
25. Loans and investments, how made.
26. No personal benefits allowed to directors or officers.
27. Mortgages and stock collaterals alone permitted as security for loans.
28. What securities are prohibited.
29. Premium notes allowed.
30. Penalty for violating the provisions of this Act, relating to loans and investments.

FORM OF ANNUAL STATEMENT.

Section 1. Every life insurance company chartered by this State shall, on or before the first day of March in each year, render to the Insurance Commissioner a report, signed and sworn to by its president and secretary, of its condition upon the preceding thirty-first day of December, which shall include a detailed statement of its assets and liabilities on that day; the amount and character of business transacted, moneys received and expended during the year; a descriptive list of all policies and contracts of insurance in force on that day; and such other information as the commissioner may deem necessary.

REINSURANCE RESERVE—HOW ASCERTAINED.

Sec. 2. Upon receipt of such report, the commissioner shall make a valuation of the policies of each company, and ascertain the reinsurance reserve and surplus of every such company, computed upon the basis of the so-called "Actuaries' or Combined Experience Table of Mortality," with compound interest at *four* per cent. per annum; and also upon the basis of the so-called "American Experience Table of Mortality," with compound interest at *four and one-half* per cent. per annum; and he shall value only net premiums.

DIVIDENDS—HOW MADE. REINSURANCE RESERVE.

Sec. 3. Payments in the form of dividends, or otherwise, shall not be made to its stockholders by any life insurance company organized under the laws of this State, unless its assets exceed, to the amount of such payment, the amount of its paid-up capital stock and all its liabilities, including its reinsurance reserve, computed upon the basis of the so-called "Actuaries' or Combined Experience Table of Mortality," with compound interest at *four* per cent. per annum; and no payments shall be made to the policy-holders of any such company except for matured claims, and in the purchase of surrendered policies, unless its assets exceed, to the amount of such payments, its liabilities, including its reinsurance reserve, computed as above, in this section provided; but for all other purposes the reinsurance reserve of every such company shall be computed upon the basis of the so-called "American Experience Table of Mortality," with interest at *four and one-half* per cent. per annum.

PENALTY FOR VIOLATING THIS LAW.

Sec. 4. Any officer or director of any such company who votes or assents to any payment either to stockholders or policy-holders in violation of any of the provisions of the preceding section, shall forfeit to this State the sum of five thousand dollars, to be recovered in any proper action brought in the name of the treasurer of this State.

TRIENNIAL EXAMINATIONS.

Sec. 5. The Insurance Commissioner shall, at least once in three years, visit each life insurance company incorporated by this State, thoroughly examine its financial condition, and ascertain whether it has complied with all the provisions of law.

EXAMINATION OF COMPANIES OF OTHER STATES.

Sec. 6. He shall in like manner examine any life insurance company not incorporated by this State, but doing business therein, whenever he has reason to doubt its solvency, and may employ such assistants as may be necessary in making the examination; and all the expenses of an examination without the State shall be borne by the company examined.

ACCESS TO BOOKS AND PAPERS.

Sec. 7. For such purpose the commissioner shall have free access to all books and papers of any life insurance company doing business in this State, and may examine, under oath, its officers and agents,

relative to its condition; and if any company not incorporated by this State, or its officers or agents, refuse to submit to such examination, or to comply with any provision of this article, the authority of such company to do business in this State shall be revoked.

WHEN NEW COMPANY MAY ISSUE POLICIES.

Sec. 8. No life insurance company hereafter incorporated by this State shall issue policies until, upon examination by the commissioner, it shall have been found to have complied with the laws thereof, nor until he shall have issued his certificate setting forth such fact, and authorizing such company to issue policies.

COMPANIES OF OTHER STATES—HOW ADMITTED.

Sec. 9. Any life insurance company organized out of this State, before being admitted to do business in this State, and on or before the first day of March annually, shall furnish to the Insurance Commissioner a certificate of the proper officers of the government by whose authority it is organized, setting forth a full copy of its report of its condition on the preceding thirty-first day of December, a valuation of its policies by said officers by a standard equivalent to that provided in the second and third sections of this article, and that it has complied with the laws of such government, and is authorized to transact business therein. If said commissioner be satisfied with said certificate, and if said company shall have complied with all other provisions of law, he shall thereupon issue his license to it to transact business in this State for one year from the first day of April following; but no such license shall be issued unless such certificate is furnished, nor unless such government shall license life insurance companies incorporated by this State to transact business therein, upon a similar certificate from the Insurance Commissioner, until such company makes the report required from companies incorporated by this State, and until a valuation of its policies shall have been made by the commissioner.

POLICIES SHALL NOT BE ISSUED WITHOUT LICENSE.

Sec. 10. No person shall issue or deliver in this State any policy or contract of insurance of such life insurance company, which is without a license, or after the revocation of its license.

WHEN COMPANIES MAY BE DISSOLVED.

Sec. 11. If the Insurance Commissioner shall at any time find from any report, examination, or otherwise, that the assets of any life insurance company incorporated by this State are less than its liabilities, or

if such company shall fail to comply with any of the requirements of the law, he may notify it to cease the issue of new policies or the payment of dividends to stockholders and policy-holders, or both, until the deficiency be made good or the law complied with ; and he may, and if it appear to him that the assets of such company are less than three-fourths of its liabilities he shall, bring his petition to the Superior Court of the county in which the principal office of such company is located, if in session, and if not, to a judge of the Supreme Court of Errors, praying for the appointment of a receiver, and that the charter of such company may be annulled ; and said court or judge shall forthwith issue a citation to such company to appear at a day and place to be named therein, and answer to said petition ; and if upon the hearing of said petition said court or judge shall find the assets of such company to be less than its liabilities, said court or judge may, and if the assets are found to be less than three-fourths of the liabilities shall, appoint some disinterested person or persons to be receiver or receivers of such company ; and said court or judge may provide the mode of proving claims against such company, and appoint a committee to hear and decide upon them, and may limit and extend the time for the presentation of such claims, and may make all necessary orders in reference to the delivery to and possession by such receiver of the assets and property of such company, and the sale and conveyance of the same by him, and may direct the application of the avails of such assets and property equitably in satisfaction of the claims proved against such company, and the payment of the present value of its outstanding policies to policy-holders, either in whole or in part, or to the reinsurance of its outstanding policies in some solvent company ; and said court or judge shall annul the charter and decree the dissolution of such company, and may make all other orders and decrees necessary and proper in reference to winding up the affairs of such company and the disposition of its property.

LIABILITIES—HOW ASCERTAINED.

Sec. 12. The liabilities of any such company, for all the purposes of the proceedings mentioned in the preceding section, shall include the net present value of the policies of such company, or reinsurance reserve, ascertained as now required by law.

ON REPEAL OF CHARTER, DUTY OF COMMISSIONER.

Sec. 13. Whenever the charter of any life insurance company of this State shall be repealed, all the assets of such company shall vest in fee simple and absolutely in the Insurance Commissioner of this

State and his successors in office, who shall hold and dispose of the same for the use and benefit of the creditors and policy-holders of such company, and such other persons as may be interested in such assets.

COMMISSIONER SHALL TAKE POSSESSION.

Sec. 14. The Insurance Commissioner shall take immediate possession of the assets, books and papers, and collect the debts and claims due such company ; he shall sell and dispose of the real estate and other property of such company, and may execute in his own name, as Insurance Commissioner, all necessary and proper conveyances of the same ; he may also in his own name, as Insurance Commissioner, maintain and defend all actions at law or in equity, relating to such company, its assets and business.

HOW CLAIMS SHALL BE PRESENTED.

Sec. 15. The Superior Court for the county in which the principal office of such company is located, upon the application of the Insurance Commissioner, shall limit and may extend the time for the presentation of claims against such company, and notice thereof shall be given in such manner as said court shall direct ; and any creditor neglecting to present his claim within the time so limited shall be debarred of all right to share in the assets of such company. Said court shall appoint not more than three disinterested persons as commissioners to receive and decide upon the claims presented against such company, who shall give notice of the times and places of their meetings for that purpose, in such manner as said court shall prescribe ; and within one month after the expiration of the time so limited shall file with the clerk of said court a list of the claims presented to them, specifying those allowed and those disallowed.

VALUE OF POLICIES—HOW ASCERTAINED.

Sec. 16. The Insurance Commissioner shall ascertain the net present value of each policy in force in such company at the time of the repeal of its charter, and for that purpose shall use the "Actuaries' or Combined Experience Table of Mortality," with four per cent. compound interest ; and he shall file with the clerk of said court a certificate showing the net present value of each of said policies, and such net present value shall be the surrender value of each of said policies.

DISTRIBUTION OF ASSETS.

Sec. 17. The Insurance Commissioner, under the direction of said court, shall apply the sums realized from the assets of such company, first to the payment of all the expenses of closing the business and disposing of the assets of such company; secondly, to the payment of all lawful taxes and debts due to the State and the United States; thirdly, to the payment of the debts and claims allowed against such company and the surrender value of its policies, in proportion to their respective amounts; and lastly, any sums remaining in the hands of the Insurance Commissioner after the payments have been made in full as herein provided, shall be disposed of in such manner as said court shall order and direct. And said court may make all orders and decrees necessary and proper in reference to the title, possession, disposition, and distribution of said assets, and the allowance and satisfaction of claims against such company, and in any other matter relating to its affairs and business.

PENALTY FOR REFUSING TO DELIVER UP BOOKS, PAPERS, ETC.

Sec. 18. Whenever by this act or by any other law of this State, general or special, the Insurance Commissioner is authorized or required to take possession of the assets of any life insurance company, any person who shall neglect or refuse to deliver to said commissioner, on demand, any books, papers, evidence of title or debt, or any property belonging to any such company in his possession or under his control, shall be punished by a fine of not more than ten thousand dollars, or by imprisonment in the county jail for a term not exceeding three years, or by such fine and imprisonment both.

COMMISSIONERS SHALL GIVE BONDS.

Sec. 19. Before the Insurance Commissioner shall take possession of any of the books, papers, or assets of any life insurance company in accordance with the provisions of this act, or of any other act, general or special, he shall give bonds for the faithful discharge of his duties, in such sums and upon such conditions as may be required by the chief judge of the Supreme Court of Errors, and to the satisfaction of said judge.

AMALGAMATION OF COMPANIES.

Sec. 20. No life insurance company, incorporated by or organized under the laws of this State, shall consolidate or amalgamate with any other company, or reinsure its risks, or any part thereof, with any other company, or assume or reinsure the whole or any portion of

the risks of any other company except as hereinafter provided ; but nothing herein contained shall prevent any life insurance company from reinsuring a fractional part, not exceeding one-half, of any single risk.

MODE OF AMALGAMATION—APPOINTMENT OF COMMISSION.

Sec. 21. Whenever any life insurance company shall propose to amalgamate or consolidate with any other company, or enter into any contract of reinsurance, it shall bring its petition to the Insurance Commissioner of this State, setting forth the terms and conditions of such proposed amalgamation, consolidation, or reinsurance, and praying for the approval thereof. The Insurance Commissioner shall thereupon issue an order of notice, requiring notice to be given by mail to the policy-holders of such company, of the pendency of such petition and the time and place at which the same will be heard, and by publication of said order of notice and said petition in a daily newspaper, designated by said Commissioner, and published in each of the cities of Hartford, New Haven, and New York, for at least three weeks before the time appointed for the hearing upon said petition. The Commissioner shall request the assistance of the Insurance Commissioners or Superintendents of two other States as experts, who, with the Insurance Commissioner of this State, shall form a commission to hear said petition. At the time and place fixed in said notice, or at such time and place as shall be fixed by adjournment, said commission shall proceed with said hearing. The attendance of witnesses before said commission may be compelled by subpoena issued by any competent authority ; and if any person shall refuse to appear before said commission in obedience to any subpoena served upon him, any justice of the peace, on application of said commission, may issue a *capias* to bring such person before them. Any policy-holder or stockholder of the company or companies may appear before said commission and be heard in reference to said petition.

POWERS AND DUTIES OF COMMISSION.

Sec. 22. Said commission, if satisfied that the interests of the policy-holders of such company or companies are properly protected, and that no reasonable objection exists thereto, may approve and authorize the proposed amalgamation, consolidation, or reinsurance ; and said commission may make such order with reference to the distribution and disposition of the surplus assets of any such company, thereafter remaining, as shall be just and equitable. Such amalgamation, consolidation, or reinsurance shall only be approved by the consent of all the members of said commission, and it shall be the

duty of said commission to guard the interests of the policy-holders of any such company or companies proposing to amalgamate, consolidate, or reinsure.

COMPENSATION OF COMMISSION.

Sec. 23. Compensation of the Commissioners or Superintendents of other States, acting under the provisions of this act, shall be twenty-five dollars a day for the time they are actually employed, to be paid, together with the expenses and costs incident to said hearing, by the company or companies bringing said petition.

PENALTY FOR VIOLATING LAW.

Sec. 24. Any officer, director, or stockholder of any life insurance company violating or consenting to the violation of the four preceding sections shall be punished by fine not less than ten thousand dollars, and by imprisonment in the common jail not less than one year.

LOANS AND INVESTMENTS, HOW MADE.

Sec. 25. No loan or investment shall be made by any life insurance company of this State without the unanimous approval of its finance or executive committee, or the approval of a majority of the directors of such company present at any meeting of such directors, and the name of every director approving or disapproving any loan or investment so made shall be entered upon the records of the company.

PERSONAL BENEFIT OF DIRECTORS AND OFFICERS.

Sec. 26. No director or officer of a life insurance company shall receive any money or valuable thing for negotiating, procuring, or recommending any loan from such company, or for selling or aiding in the sale of any stocks or securities to or by such company.

PREMIUM NOTES NOT PROHIBITED.

Sec. 29. This act shall not prevent any company from taking premium notes, or giving credit for part of its premiums, in accordance with its usual course of business.

PENALTY FOR VIOLATING THE ACT RELATING TO LOANS.

Sec. 30. Any officer or director of a life insurance company consenting to a loan or investment in wilful violation of the provisions of

the five preceding sections, shall be personally liable to the company for any loss which may be sustained by such investment or loan, to be recovered by an action brought by the Insurance Commissioner of this State, on complaint of any policy-holder or stockholder in the company suffering thereby.

[Acts Passed January Session, 1881.]

CHAPTER XVII.

AN ACT AMENDING AN ACT RELATING TO INSURANCE COMPANIES.

Be it enacted by the Senate and House of Representatives in General Assembly Convened: Section 1. No portion of the capital, assets, or income of any life insurance company of this State shall hereafter be used in the purchase of the stocks or bonds of any mining or manufacturing company in any event, nor in the purchase of the stocks or bonds of any other private corporation upon which last-mentioned stocks a regular dividend shall have been passed, or upon which last-mentioned bonds a regular interest payment shall have been defaulted at any time within three years prior to such investment; *provided*, that no investment shall be made by said companies in any of the stocks or bonds last above referred to which have not been issued for the space of three years prior to such investment, or which have not a market value equal to the par value thereof, unless the written approval by the Insurance Commissioner of such investment shall first have been obtained. And no loan shall be made by any such company upon the security of the stock of any mining company. And no loan shall be made by any such company upon the security of the stock of any manufacturing company unless the same shall be accompanied by the individual guarantee of some responsible party or parties, or by other collateral security of equal value to the amount of the sum loaned.

Sec. 2. Section twenty-eight of article three of "An Act relating to Insurance Companies," being chapter sixty-three of the public acts of 1879, which reads as follows: "Section 28. No portion of the capital, assets, or income of such company shall hereafter be used in the purchase of the stocks or bonds of any mining or manufacturing company or of any other private corporation, unless the market value of the stocks or bonds of such other private corporation shall be equal to the par value thereof, and upon which dividends or interest shall have been regularly paid for three years prior to such investment or

loan ; nor shall any loan be made by any such company upon any securities, the purchase of which by it is by this act prohibited," is hereby repealed ; *provided, however*, that said section hereby repealed shall remain in full force as to all past transactions and for the purpose of prosecuting to final judgment all violations of it.

Sec. 3. Any officer or director of a life insurance company consenting to a loan or investment, in wilful violation of the provisions of this act, shall be personally liable to the company for any loss which may be sustained by reason of such investment or loan, to be recovered by an action brought by the Insurance Commissioner of this State on complaint of any policy-holder or stockholder in the company suffering thereby.

Sec. 4. This act shall take effect from its passage.

Approved, March 9, 1881.

CHAPTER XXV.

AN ACT AMENDING AN ACT RELATING TO INSURANCE COMPANIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened : Section 1. That section twenty-seven, article third, chapter sixty-three of the public acts of 1879, approved March twenty-seventh, 1879, which provides that "no loan shall hereafter be made of the capital, assets, or income, or any portion thereof, of any life insurance company incorporated by, or organized under, the laws of this State, unless such loan shall be secured by mortgage of unencumbered real estate, worth at least double the amount loaned thereon ; or by pledge of bonds or stocks as collateral having a market value at least twenty-five per cent. in excess of the amount loaned thereon," be, and hereby is, amended by adding after the last word of said section the following, viz.: *provided, however*, that such life insurance company may make such loan upon pledge of United States Government bonds and bonds of the State of Connecticut, at par, so that the same, when amended, shall read as follows, viz.:

"No loan shall hereafter be made of the capital, assets, or income, or any portion thereof, of any life insurance company incorporated by, or organized under, the laws of this State, unless such loan shall be secured by mortgage of unencumbered real estate worth at least double the amount loaned thereon ; or by pledge of bonds or stocks as collateral, having a market value at least twenty-five per cent. in excess of the amount loaned thereon ; *provided, however*, that such

life insurance company may make such loans upon pledge of United States Government bonds, and bonds of the State of Connecticut, at par."

Sec. 2. Any officer or director of a life insurance company consenting to a loan or investment in wilful violation of the provisions of this act shall be personally liable to the company for any loss which may be sustained by an investment or loan, to be recovered by an action brought by the Insurance Commissioner of this State, on complaint of any policy-holder or stockholder of the company suffering thereby.

Sec. 3. This act shall take effect from its passage.

Approved, March 16, 1881.

CHAPTER CXVI.

AN ACT CONCERNING LIFE AND ACCIDENT INSURANCE COMPANIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened: Section 1. Whenever it shall come to the knowledge of the Insurance Commissioner that any company or association under his supervision, doing a business within this State upon the assessment or co-operative plan of insurance or indemnity, has failed to collect the necessary sum by assessment to make full payment of the maximum amount named in any contract, it shall be the duty of the Insurance Commissioner to notify said company or association to cease doing new business unless it shall thereafter use in the solicitation thereof only such application forms as shall bear, printed in red ink in a conspicuous manner along the margin of said application forms, the words, "it is understood and agreed that the amount to be paid, when the certificate issued upon this application becomes a claim, shall be dependent upon the amount collected from an assessment made to meet such claim," and every company or association shall immediately conform to the provisions of this section whenever so notified.

Sec. 2. Every company or association violating the provisions of this act shall be fined not less than one hundred nor more than five hundred dollars.

Sec. 3. This act shall take effect from its passage.

Approved, April 25, 1882.

CHAPTER CXII.

AN ACT RELATING TO INVESTMENTS OF LIFE INSURANCE COMPANIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened: In all cases in which any life insurance company of this State shall have legally acquired by mortgage, deed of trust, or foreclosure, or in any manner, in payment of a debt previously contracted, any mining or manufacturing property, real or personal, situated in this State or elsewhere, it shall be lawful for said insurance company, upon the sale of said property, to take in payment or part payment therefor the stocks or bonds of any company or corporation purchasing said property.

Approved, April 13, 1881.

CHAPTER LXIII.

AN ACT RELATING TO ACCIDENT INSURANCE.

Be it enacted by the Senate and House of Representatives in General Assembly convened: Section 1. Any company chartered by and now doing business in this State, and empowered to make contracts contingent upon life, is hereby authorized to issue policies or certificates insuring or protecting persons against loss of life or personal injury resulting from any cause, which policies or certificates shall state on their face the agreement with the persons receiving the same, and when executed in accordance with the charter and by-laws of said company shall be binding upon the same.

Sec. 2. All certificates heretofore issued by any company named in the first section of this act, protecting persons against loss of life or personal injury, are hereby validated.

Sec. 3. This act shall take effect from its passage.

Approved March 30, 1882.

ARTICLE IV.

General Provisions.

SECTION	SECTION
1. Companies of other States or nations to appoint Insurance Commissioner for attorney.	13. Securities, how withdrawn.
2. Revocation of licenses.	14. Substitution of other bonds and requirements as to future deposits.
3. How companies may consolidate.	15. Agents of companies of other States, not to act till laws complied with.
4. Value of stock of original companies, how ascertained.	16. False returns and false entries; penalty for making.
5. Capital of consolidated company.	17. Reciprocal taxation and fees.
6. Certificates of consolidation.	18. Returns of premium receipts; tax on same.
7. Premium notes, when subject to set off: mutual insurance, how conducted.	19. False statements of fire insurance companies.
8. Suits against companies, not to be limited to less than one year.	20. Advertisements shall correspond with verified statements.
9. Reciprocal obligations of companies of other States and foreign countries.	21. Penalty for making false statements.
10. Treasurer may receive and hold securities.	22. The term agent defined.
11. Treasurer may make annual examination of securities.	23. Proxies confined to one use.
12. Fees of treasurer for such services.	24. All forms of insurance come under this law.
	25. Penalty for violations of law.

AN ACT RELATING TO SERVICE OF PROCESS UPON INSURANCE
COMPANIES OF OTHER STATES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1. No insurance company or association, organized under the laws of any other State or foreign country, shall directly or indirectly issue policies, take risks, or transact business in this State, until it shall have first appointed in writing the Insurance Commissioner of this State to be the true and lawful attorney of such company or association in and for this State, upon whom all lawful process, in any action or proceeding against the company may be served with the same effect as if the company existed in this State. Said power of attorney shall stipulate and agree on the part of the company that any lawful process against the company which is served on said attorney shall be of the same legal force and validity as if served on the company, and that the authority shall continue in force so long as any liability remains outstanding against the company in this State. A certificate of such appointment, duly certified and authenticated, shall be filed in the office of the Insurance Commissioner, and copies certified by him shall be deemed sufficient evidence. Service upon such attorney shall be deemed sufficient service upon the principal.

Sec. 2. Whenever lawful process against an insurance company shall be served upon the Insurance Commissioner, he shall forthwith forward a copy of the process served on him, by mail, post-paid, and

directed to the secretary of the company, or in the case of companies of foreign countries, to the resident manager, if any, in this country. For each copy of process, the commissioner shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him as part of the taxable costs, if he prevails in the suit.

Sec. 3. All acts and parts of acts inconsistent herewith are hereby repealed, but this repeal shall not affect any liability already incurred under said acts, or the remedies for recovering or enforcing the same. All attorneys now in force shall continue in full force and effect until a new appointment is made and filed as provided in the first section of this act.

Approved, April 12, 1882.

REVOCATION OF LICENSE.

Sec. 2. When the Insurance Commissioner shall find that any insurance company not incorporated by this State is unsound, estimated in the manner prescribed in the eleventh section of article 1 of this act, he shall revoke its license, and cause notice thereof to be published in two daily newspapers, printed one in Hartford and one in New Haven, at least one week; and he may reissue such license when he shall be satisfied of its soundness; and no agent of such company shall, after the first publication of such notice, issue or renew any policy of insurance in its behalf.

HOW COMPANIES MAY CONSOLIDATE.

Sec. 3. When the stockholders of any fire insurance company shall vote to consolidate with any other similar company, and the stockholders of both companies shall agree to such consolidation, and determine under which corporate organization and name their business shall be conducted, they shall be consolidated under the corporate organization and name thus chosen, and thereupon all rights and property of both of said companies shall become the property of the corporation composed of such companies, and said last-named corporation shall be liable for the outstanding obligations of such companies.

VALUATION OF ORIGINAL STOCK.

Sec. 4. Upon such consolidation, the value of each share of the capital stock of each of them shall be ascertained through a valuation of all its assets and liabilities at the time of such consolidation, and new shares (and, when necessary, parts of shares) of the consolidated company shall be apportioned to each stockholder, equal to the value

of his shares in either of the original companies ; and such shares so apportioned shall be substituted for the shares in such companies ; and all certificates of shares in said original companies shall be surrendered when new certificates shall be issued.

LIMIT OF CAPITAL STOCK.

Sec. 5. The capital stock of the consolidated company shall not exceed the aggregate authorized capital of the original companies.

CERTIFICATE OF CONSOLIDATION.

Sec. 6. The president and directors of such consolidated company shall, within thirty days after such consolidation, file a certificate in the office of the Secretary of State, stating such consolidation, and the name and charter adopted.

PREMIUM NOTES OF MUTUAL COMPANIES.

Sec. 7. When any inhabitant of this State shall effect insurance in any fire insurance company, and give a premium note, the policy and note shall constitute one contract, and every equitable claim of the maker thereof upon said company may be set off against said note in the hands of a third party ; and when any such company becomes insolvent, the maker shall be liable on said note for only the equitable proportion thereof, for such part of the term of insurance as said company continued solvent ; and if the insolvency occurs within sixty days after its date, said note shall be void, except for any amount for which the maker may have a claim on said company. All mutual fire insurance companies (except those otherwise authorized by their charters) shall take premium notes for the obligations of the assured ; and assessments shall be for losses only, and upon said notes, and when paid shall be in payment, in whole or in part, as the case may be, of such notes.

LIMIT OF TIME FOR BRINGING SUITS.

Sec. 8. No insurance company shall limit the term within which any suit shall be brought against it to a period less than one year from the time when the loss insured against shall occur.

RECIPROCAL OBLIGATIONS.

Sec. 9. When any other State shall impose any obligation upon insurance companies of this State or their agents transacting business in such other State, the like obligations are hereby imposed upon similar companies of such other State and their agents transacting

business in this State; and such companies of other States, and their agents, shall pay all penalties to, and make deposits with, the State treasurer.

TREASURER TO HOLD SECURITIES.

Sec. 10. When any State shall require insurance companies of other States to deposit with some officer of such other State securities in trust for policy-holders of such companies as a prerequisite to their transacting business in such State, the treasurer of this State may receive from any insurance company of this State the securities required by the laws of such other States on deposit, and hold the same in trust for the policy-holders of such company; but it may collect and receive the interest and dividends thereon, and withdraw them on depositing with the said treasurer other securities of like character and value. The treasurer shall issue a certificate, under seal, of such deposit for each State which shall require the same, which shall state the items and amount of securities thus deposited, and that he is satisfied that they are of the market value represented therein; but no securities shall be estimated above the par value of the same, nor shall any such securities be withdrawn except as provided in this section.

TREASURER TO EXAMINE SECURITIES.

Sec. 11. An examination shall be annually made by the treasurer of the securities held by him in trust, as aforesaid, from each insurance company; and if it shall appear at any time that they amount to less than the sum required for the purposes for which such deposit was made, he shall notify said company thereof, and, unless the deficiency is made up within thirty days, shall countermand all the certificates he may have issued to said company under the preceding section, and give notice thereof to the officers of the States to whom said certificates may have been transmitted, and publish said notice in one newspaper printed in Hartford and one printed in New Haven, for three weeks successively.

FEES OF TREASURER.

Sec. 12. Each insurance company so depositing securities with the treasurer shall pay him twenty-five dollars annually in lieu of all fees for such services, except in cases where it shall be necessary to make an examination out of his office; for each of which such special examinations and appraisals he shall be paid by the company in whose behalf the service is performed ten dollars and his actual traveling expenses, in lieu of other fees.

SECURITIES—HOW WITHDRAWN.

Sec. 13. When said company shall have caused all its unexpired policies to be paid, canceled or reinsured, and all its liabilities under such policies thereby to be extinguished, or to be assumed by some other responsible company having a similar deposit with said treasurer, he shall, on application of such company, verified by the oath of its president or secretary, and on being satisfied, by an examination of its books and of its officers under oath, that all its policies are so paid, canceled, extinguished, or reinsured, deliver up to it such securities.

SUBSTITUTION OF SECURITIES.

Sec. 14. [Repealed in 1884.]

AGENTS MUST COMPLY WITH THE LAWS.

Sec. 15. No person shall, in this State, act as agent of any insurance company or association, organized under the laws of any other State, until he shall have in all respects complied with the laws of this State.

PENALTY FOR MAKING FALSE REPORTS, ETC.

Sec. 16. Every person who shall, upon oath or affirmation legally administered to him, wilfully and corruptly make false report or testify or affirm falsely to any material fact in any matter wherein an oath or affirmation is by this act required or authorized, shall be imprisoned in the state prison not less than one nor more than three years. And every person who shall make any false entry or memorandum upon any of the books or papers of any insurance company, with intent to deceive, shall be imprisoned in the state prison not less than one nor more than three years.

RECIPROCAL TAXATION AND FEES.

Sec. 17. Every insurance company or association incorporated by or organized under the laws of any other State, and admitted to transact business in this State, and each agent of every such insurance company, shall pay the same fees and taxes to the treasurer of this State as are imposed by such other State upon any similar insurance companies incorporated by or organized under the laws of this State, or upon the agents of any such companies transacting business in such other State.

PREMIUM RECEIPTS—HOW TAXED.

Sec. 18. Every agent of any such insurance company admitted to transact business in this State shall return annually, on or before the tenth day of January, under oath, to the Insurance Commissioner, the gross amount of premiums collected by him for the year previous; and upon receiving from said commissioner a certificate of the acceptance of said return and of the amount of tax due thereon, shall pay the same to the treasurer of the State, on or before the twentieth day of January annually; and every such agent and every agent of a foreign insurance company shall retain from the premiums collected by him the tax due or to become due thereon.

FALSE STATEMENTS OF COMPANIES PROHIBITED.

Sec. 19. No company, corporation, or association authorized to transact the business of fire insurance within this State shall state or represent, either by advertisement in any newspaper, magazine, or periodical, or by any sign, circular, card, policy of insurance, or certificate of renewal thereof, any funds or assets to be in its possession not actually possessed by it, and available for the payment of losses by fire and held for the protection of holders of their policies of fire insurance. The advertising of subscribed capital not actually paid up in cash shall be construed as a violation of the provisions of this act.

ADVERTISEMENTS MUST CORRESPOND WITH OFFICIAL STATEMENTS.

Sec. 20. Every advertisement or public announcement, and every circular or card hereafter made or issued by any company, corporation, or association, authorized to transact the business of fire insurance within this State, which shall purport to make known the financial standing of any such company, corporation, or association, shall, in all particulars which it purports to give, correspond with the last-preceding verified statement made by said company, corporation, or association, to the insurance department of this State.

PENALTY FOR MAKING FALSE STATEMENTS.

Sec. 21. Every person or corporation violating any provision of the two preceding sections of this act shall, for the first offense, forfeit and pay to this State five hundred dollars; and for every subsequent violation of any provision of such sections, shall forfeit and pay to the State one thousand dollars.

THE TERM AGENT DEFINED.

Sec. 22. The term agent or agents used in this act shall include an acknowledged agent or surveyor, and any person or persons who shall in any manner aid in transacting the business of an insurance company.

PROXIES LIMITED TO ONE USE.

Sec. 23. No power of attorney to vote at any meeting of any life insurance company shall be used at more than one meeting of such corporation.

ALL FORMS OF INSURANCE SUBJECT TO THIS ACT.

Sec. 24. The provisions of this act shall be applicable to all forms of insurance and to all insurance companies, associations, corporations, partnerships, individuals, or association of individuals, doing or attempting to do business under any charter, compact, or agreement making a guaranty, contract, or pledge of insurance; and to all chartered mutual benefit companies, so far as the nature of the business of the same may admit. But the provisions of section two, article three, of this act shall not apply to policies or certificates in which the amount of insurance or benefit is determined by an assessment collected from the surviving and associated holders of like policies or certificates, and not by a guaranty or pledge of insurance irrespective of the amount thus collected; *provided*, that any amounts collected upon such assessments, until expended for the purpose for which it was collected, shall be charged as a liability against the company or association holding the same.

PENALTY FOR VIOLATION OF LAW.

Sec. 25. Every person or corporation violating any provision of this act, for which no other penalty is provided or provision made, shall be fined not less than one hundred dollars nor more than five hundred dollars.

CHAPTER XCIII.

AN ACT RELATING TO INSURANCE AGENTS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1. No person shall act as agent for any insurance company or association incorporated by or organized under the laws of any other State of the United States or any foreign country, directly

or indirectly taking risks or transacting the business of life insurance in this State, without procuring from the Insurance Commissioner, under a penalty of not less than one hundred dollars nor more than five hundred dollars, a certificate of authority stating that such company or association has complied with all the laws of this State relative to such companies or associations, which certificate shall continue in force until the thirty-first day of March next after its issue, unless revoked for cause.

Sec. 2. Any insurance agent or any insurance broker who, in this State, solicits or procures policies or risks of insurance from or in any stock fire insurance company or association, or from or in any life or accident insurance company or association, organized under the laws of any other State of the United States, or of any foreign government, except such risk be upon his own property or person, or who, in any manner, except as aforesaid, aids the transaction of business in this State by any such company or association that has neglected or refused to comply with the requirements of the laws of this State relating to such companies or associations, shall be fined not more than one thousand dollars; *provided, however*, that the Insurance Commissioner, upon the payment of a fee of twenty dollars, may issue a license to continue in force, unless revoked, until the first day of April next following, which license shall be revokable at pleasure, to any person permitting the person named in said license to procure policies of fire insurance on property in this State in companies or associations which have not complied with the laws of this State relative to such companies or associations.

Sec. 3. No person shall act under such license until he make and file in the office of the Insurance Commissioner an affidavit that he is unable to procure in companies admitted to do business in this State the amount of insurance necessary to protect the property to be insured under such license. Such person shall keep a separate account of the business done under such license, which account shall at all times be open to the inspection of the Insurance Commissioner, and shall annually, on or before the tenth day of January, file in the office of the Insurance Commissioner a sworn statement showing: first, the exact amount of insurance placed for each person, firm, or corporation, under such license; second, the gross premiums charged thereon; third, in what company or companies, association or associations; fourth, the date of the policy or policies; and fifth, the terms thereof.

Sec. 4. Each person acting under such license shall pay to the treasurer of this State annually on or before the twentieth day of Jan-

uary, a sum equal to three per cent. of the gross premiums charged for insurance procured or placed under such license.

Sec. 5. This act shall not be construed to apply to fraternal associations dispensing aid or benefits to its members or their heirs.

CHAPTER CIV.

AN ACT IN RELATION TO ASSESSMENT INSURANCE.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

Section 1. It shall not be lawful for any corporation or association organized under other authority than the laws of this State, for the purpose of furnishing life or accident insurance or indemnity upon the assessment plan, to do any business in this State or for any person to act within this State as agent in soliciting, procuring, receiving or transmitting any application for membership or insurance, in or for or on behalf of any corporation or association, unless such corporation or association shall be authorized to do business in this State, and such agent licensed by the Insurance Commissioner as hereinafter provided.

Sec. 2. Any corporation or association organized under the laws of any other State of the United States for the purpose of furnishing life or accident insurance or indemnity upon the assessment plan, or that is carrying on the business of life or accident insurance upon the assessment plan, shall receive from the Insurance Commissioner of this State a certificate that it has complied with the provisions of this act, and is authorized to do business in this State whenever such corporation or association shall deposit with him a certified copy of its charter or articles of incorporation, a copy of its statement of business for the year ending the thirty-first day of the next preceding December, sworn to by the president and secretary or like officers thereof, setting forth the number and amount of certificates of membership or policies in force, and a detailed account of its expenditures, income, assets and liabilities, and also a certificate sworn to by the president and secretary or like officers thereof, setting forth that it has paid and has the ability to pay its certificates or policies to the full limit named therein ; that it does not issue certificates or policies of life insurance upon the lives of persons who are more than sixty-five years of age ; that its certificates or policies are payable only to beneficiaries having a legal insurable interest in the life of the member or insured ; that an ordinary assessment upon its members is

sufficient to pay its maximum certificate of membership or policy theretofore issued, if any, or thereafter to be issued to residents of this State, to the full amount or limit named therein; a certificate from the Insurance Commissioner or other like officer charged with the duty of executing the insurance laws of the State where said corporation or association is organized, certifying that it is legally entitled to do business; and that corporations chartered under the laws of this State, and engaged in the business of life or accident insurance or indemnity on the assessment plan are legally entitled to do business in that State; a copy of the application for membership or insurance, and a copy of the form of certificate of membership or policy, and of each form thereof, if more than one form is used; and a copy of the constitution and by-laws.

Sec. 3. No corporation or association organized under the laws of any other State shall directly or indirectly transact business in this State until it shall have first appointed in writing the Insurance Commissioner of this State to be the true and lawful attorney of such corporation or association in and for this State, upon whom all lawful process in any action or proceeding against the corporation or association may be served with the same effect as if the corporation or association existed in this State. Said power of attorney shall stipulate and agree on the part of the corporation or association that any lawful process against the corporation or association which is served on said attorney shall be of the same legal force and validity as if served on the corporation or association, and that the authority shall continue in force so long as any certificate of membership or policy remains outstanding against the corporation or association in this State. A certificate of such appointment duly certified and authenticated shall be filed in the office of the Insurance Commissioner, and copies certified by him shall be deemed sufficient evidence. Service upon such attorney shall be deemed sufficient service upon the principal.

Sec. 4. Whenever lawful process against a corporation or association shall be served upon the Insurance Commissioner, he shall forthwith forward a copy of the process served on him by mail, post-paid, and directed to the secretary of the corporation or association. For each copy of process the commissioner shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him as part of the taxable costs, if he prevails in the suit.

Sec. 5. After authorizing such corporation or association to do business in this State, as provided in this act, the Insurance Commis-

sioner shall issue licenses to agents thereof, to be designated by the corporation or association, authorizing them to act as such agents for the term of one year ; but such licenses must be renewed annually on or before the first day of March.

Sec. 6. The Insurance Commissioner shall examine into the condition, affairs and management of any corporation or association applying for admission or doing business in this State under the provisions of this act, and the necessary expense of any such examination made or ordered to be made by said commissioner shall be certified to by him and paid by the corporation or association so examined. And if upon any such examination or otherwise the Insurance Commissioner shall at any time ascertain that an ordinary assessment upon the members of any such corporation or association shall not be sufficient to pay its maximum certificate of membership to the full limit, and that assessments made upon its members at the rate at which they are liable to be assessed, together with its available funds, are not sufficient to pay in full its certificates as they become due, or that such corporation or association has failed to pay to the maximum amount named in any certificate when it became due, or that it is conducting its business fraudulently, or that it is not carrying out its contracts with its members in good faith, it shall be his duty to refuse such application for admission or forthwith to revoke all authority previously given to such corporation or association, and all its agents, to do business in this State, and to publish such revocation in some newspaper published in this State.

Sec. 7. The Insurance Commissioner is hereby authorized and empowered to address any inquiries he may deem proper to any corporation or association which may be authorized to do business in this State under the provisions of this act, in relation to its business or condition, and it shall be the duty of the officers of such corporation or association so addressed to promptly reply in writing to all such inquiries under the oath of its president and secretary or other like officers, and in case of a failure or refusal of such officers to so reply, the Insurance Commissioner may suspend or revoke all authority to such corporation or association and all its agents to do business in this State.

Sec. 8. The Insurance Commissioner, upon application by corporations chartered under the laws of this State, shall issue to such corporations certificates that corporations, associations or societies chartered by other States, furnishing life or accident insurance or indemnity on the assessment plan who have complied with the provisions of this act are legally entitled to do business in this State.

Sec. 9. Whoever solicits, procures or receives in or transmits from this State any application other than his own, for membership or insurance in any corporation or association embraced by the first section of this act, shall be deemed and held to be an agent of such corporation or association within the meaning of this act.

Sec. 10. Any person who shall transact business for any corporation or association embraced by the first section of this act as an agent thereof within the meaning of this act, without first procuring and having a license from the Insurance Commissioner to act as such agent, or after such license has been suspended or revoked, shall be fined not less than one hundred dollars nor more than five hundred dollars for each offence.

Sec. 11. Every corporation or association which may be doing business in this State under the provisions of this act shall, on or before the first day of March in each year after it commences to do business in this State, make and file with the Insurance Commissioner of this State a report of its affairs and operations during the year ending the thirty-first day of December next preceding. Such annual reports shall be made upon blank forms, to be provided and furnished by the Insurance Commissioner, and shall be verified under the oath of the president and secretary or other like officers, and shall be published, or the substance thereof, in his annual report, by the Insurance Commissioner.

Sec. 12. Every corporation or association incorporated by or organized under the laws of any other State, and admitted to transact business in this State, and each agent of every such corporation or association, shall pay the same fees and taxes to the Insurance Commissioner of this State as are imposed by such other State upon any similar corporations or associations incorporated by or organized under the laws of this State; or upon the agents of any such corporations or associations transacting business in such other State.

Sec. 13. When any other State shall impose any obligation upon corporations or associations of this State, or their agents transacting business in such other State, the like obligations are hereby imposed upon similar corporations or associations of such other State and their agents transacting business in this State; and such corporations or associations of other States, and their agents, shall pay all penalties to and make deposits with the State treasurer.

Sec. 14. If such corporation or association shall, at any time, fail or refuse to make the annual report, or shall neglect for more than thirty days to pay any final judgment rendered against it in the courts of this State, the Insurance Commissioner shall forthwith sus-

pend or revoke all authority to such corporation or association, and all its agents, to do business in this State, and shall publish such revocation in some newspaper published in this State.

Sec. 15. Nothing in this act contained shall be construed to apply to any secret or fraternal society, nor to any association organized solely for benevolent and charitable purposes, whose members are employed by one or more similar corporations or institutions, or whose membership is confined to one trade, art or profession.

Sec. 16. This act shall take effect from its passage.

CHAPTER CVII.

AN ACT RELATING TO THE GIVING OF BONDS REQUIRED BY LAW.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

Section 1. Any company with a paid-up capital of not less than *five hundred thousand dollars*, incorporated and organized under the laws of any State of the United States, solely for the purpose of transacting business as surety on obligations of persons or corporations, and which has complied with all the requirements of the law regulating the admission of such companies to transact business in this State, may, upon production of evidence of solvency and credit satisfactory to the judge, head of department or other officer authorized to approve such bond, be accepted as surety upon the bond of any person or corporation required by the laws of this State to execute a bond, in lieu of any surety or sureties as now required by law, and such company may be released from its liability on the same terms and conditions as are by law prescribed for the release of individuals, it being the true intent and meaning of this act to enable corporations created for that purpose to become the surety on bonds required by law, subject to all the rights and liabilities of private persons.

Sec. 2. Any court or officer whose duty it is to pass upon the account of any person or corporation required by law to give a bond, may, whenever such person or corporation has given any such surety company as surety upon said bond, allow in the settlement of such account a reasonable sum for the expense of procuring such surety.

Sec. 3. Any company which shall execute any bond as surety under the provisions of this act shall be estopped in any proceedings, to enforce the liability which it shall have assumed to incur, to deny its corporate power to execute such instrument or assume such liability.

Sec. 4. This act shall take effect from the date of its approval.
Approved, April 22, 1885.

CHAPTER CVIII.

AN ACT RELATING TO CORPORATE SURETYSHIP.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

Section 1. Any company incorporated and organized under the laws of any State of the United States other than this State, for the purpose of transacting business as surety on obligations of persons or corporations, may transact such business in this State upon complying with the provisions of this act and not otherwise.

Sec. 2. No such company, not incorporated under the authority of this State, shall directly or indirectly take risks or transact business in this State until it shall have first appointed, in writing, the Insurance Commissioner of this State to be the true and lawful attorney of such company in and for this State, upon whom all lawful process, in any action or proceeding against the company, may be served with the same effect as if the company existed in this State. Said power of attorney shall stipulate and agree on the part of the company that any lawful process against the company which is served on said attorney shall be of the same legal force and validity as if served on the company, and that the authority shall continue in force so long as any liability remains outstanding against the company in this State. A certificate of such appointment, duly certified and authenticated, shall be filed in the office of the Insurance Commissioner, and copies certified by him shall be deemed sufficient evidence. Service upon such attorney shall be deemed sufficient service upon the principal.

Sec. 3. Whenever lawful process against such company shall be served upon the Insurance Commissioner, he shall forthwith forward a copy of the process served on him, by mail, post-paid, and directed to the secretary of said company. For each copy of process the Commissioner shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him as part of the taxable costs if he prevail in the suit.

Sec. 4. No person shall act within this State as agent for such company, incorporated or organized under the laws of any other State unless such company is possessed of *two hundred and fifty thousand dollars* capital, and unless such capital to the extent of one hundred thousand dollars is invested in stocks created by the laws of the

United States, or by or under the laws of the State in which such company is located, or in other safe stocks or securities, the value of which, at the time of such deposit, shall be at or above par, which investments are deposited with the Insurance Commissioner, auditor, comptroller or chief financial officer of the State under whose laws such company is incorporated, and the Insurance Commissioner of this State is furnished with the certificate of such Insurance Commissioner, auditor, comptroller or chief financial officer aforesaid, under his hand and official seal, that he, as such Insurance Commissioner, auditor, comptroller or chief financial officer of such State, holds in trust and in deposit for the benefit of all obligees of such company, the securities before mentioned; which certificate shall describe the items of security so held, and shall state that he is satisfied that such securities are worth one hundred thousand dollars.

Sec. 5. Every person who shall so far represent any such company incorporated or organized under the laws of any other State as to receive or transmit applications for suretyship or to receive for delivery bonds founded on applications forwarded from this State, or otherwise to procure suretyship to be effected by such company upon the bonds of persons or corporations in this State, or upon bonds given to persons or corporations in this State, shall be deemed as acting as agent for such company and shall be subject to the restrictions and liable to the penalties herein made applicable to agents of such companies.

Sec. 6. Every such company, before transacting any business in this State, shall deposit with the Insurance Commissioner a copy of its charter or articles of association and a statement signed and sworn to by its president and secretary stating the amount of its capital and the manner of its investments, designating the amount invested in mortgages, in the stock of incorporated companies, stating what companies, in public securities, and also the amount invested in other securities, particularizing each item of investment; the amount of existing bonds upon which such company is surety, stating what portion thereof is secured by the deposit with such company of collateral security, the amount of premium thereon and the amount of liabilities, specifying therein the amount of outstanding claims adjusted or unadjusted, due or not due.

Section 7. Every such company shall, in the month of January annually, deposit with the Insurance Commissioner a similar statement of the capital of said company and its investments and risks as aforesaid, to be made up to the thirty-first day of December next preceding, together with such other information as the Insurance Commissioner may require, signed and sworn to as above directed.

Sec. 8. If the Insurance Commissioner be satisfied with said certificate, and if said company shall have complied with all other provisions of law, he shall thereupon issue his license to it to transact business in this State for one year from the first day of April following, but no such license shall be issued unless such certificate is furnished.

Sec. 9. No person shall act as agent of any such company until such company shall have complied with all the requirements of the laws of this State relating to such companies, and every person acting without such compliance shall be fined one thousand dollars.

Sec. 10. The Insurance Commissioner, either personally or by a committee appointed by him, consisting of one or more persons not directors, officers or agents of any surety company, doing business in this State, may at any time examine into the affairs of any surety company incorporated by or doing business in this State. The officers or agents of such company shall exhibit its books to said commissioner or committee, and otherwise facilitate such examination, and the commissioner or committee may examine under oath the officers and agents of any such company in relation to its affairs; and said commissioner shall, if he deem it for the best so to do, publish the result of such investigation in one or more newspapers published in this State. Whenever it shall appear to the Insurance Commissioner from the statement or from an examination of the affairs of any such company, that such company is insolvent or is conducting its business fraudulently, or refuses or neglects to comply with the laws of the State relating to such companies, it shall be the duty of said commissioner to revoke the certificate of authority issued to the agent or agents of any such company, and he shall cause a notice thereof to be published in one or more newspapers published in this State, and the agent or agents of such company after such notice shall transact no further business in this State. All the expenses of an examination made under the provisions of this section shall be paid to the Insurance Commissioner by the company examined.

Sec. 11. Every such company applying for admission to transact business in this State shall pay to the Insurance Commissioner for the use of the State, for filing copy of its charter or articles of association the sum of thirty dollars; for filing statement preliminary to admission and for filing each annual statement after admission, the sum of twenty dollars, and for each agent's certificate annually the sum of two dollars.

Sec. 12. Every such company organized under the laws of any other State and admitted to transact business in this State, and each agent of every such company, shall pay the same fees and taxes to the

treasurer of this State as are imposed by such other State upon any similar companies incorporated by or organized under the laws of this State or upon the agents of any such companies transacting business in such other State.

Sec. 13. This act shall take effect from the date of its approval.
Approved, April 22, 1885.

Miscellaneous.

COPIED FROM THE GENERAL STATUTES.

INSURANCE COMMISSIONER.

SECTION

1. Appointment.
2. General Duties.

SECTION

3. Fees.
4. Annual report of General Assembly.

APPOINTMENT.

Section 1. The Governor, with the advice and consent of the Senate, shall once in every three years appoint some suitable person, not a director, officer or agent of any insurance company, to be Insurance Commissioner, who shall, unless sooner removed by the Governor for cause, hold his office for three years, and until his successor is appointed and qualified. All vacancies shall be filled in the same manner for the unexpired term, except that any vacancy occurring while the Senate is not in session may be filled by the Governor till the next session of the General Assembly.

GENERAL DUTIES.

Sec. 2. Said commissioner shall have the powers and duties specified in chapter II of title XVII; shall see that all the laws respecting insurance companies are faithfully executed; may employ clerical aid; shall furnish to each of the insurance companies incorporated by this State, and to the attorneys of companies incorporated by other States and foreign governments, doing business in this State, printed forms of the statements required by law; shall pay over all fees which he may receive from insurance companies, to the treasurer; and may administer oaths in the discharge of his official duties.

FEES.

Sec. 3. Said commissioner shall demand and receive the following fees from insurance companies: For receiving and filing annual reports, ten dollars; for valuation of policies of life insurance companies, one cent for each thousand dollars of life insurance valued;

for filing any additional paper required by law, twenty-five cents; and for every certificate of valuation, copy of report, or certificate of condition of company to be filed in other States, five dollars.

REPORT TO GENERAL ASSEMBLY.

Sec. 4. No insurance company shall be required to report to the General Assembly; but said commissioner shall annually submit a report thereto of his official acts, and of the condition of all insurance companies doing business in this State, with a condensed statement of their reports made to him, arranged in proper form for printing, together with a statement of the fees received by him from such companies, and paid by him to the treasurer.

TIME HE SHALL MAKE HIS ANNUAL REPORTS. PASSED 1876.

Be it enacted, etc., That the provision of an act entitled an act concerning the returns of the executive departments to the general assembly, passed at the present session of the general assembly, shall not apply to the reports of the Insurance Commissioner, required to be made by Section four, Part nine, Chapter one, Title three, of the general statutes.

ASSESSMENT OF TAXES.

SECTION

21. Returns of assessors of the names of stockholders, and value of stock.

SECTION

22. Returns of property held in pledge.

RETURNS TO ASSESSORS.

Sec. 21. The cashiers or secretaries of all corporations, whose stock is liable to taxation, shall, on or before the twelfth day of October, annually, inform the assessors of each town of the names of the stockholders residing therein, and the amount of stock owned by each, as exhibited by the books of said corporations, on the first day of said October, so far as the residence of such stockholders shall be known to such cashiers or secretaries, and its market value during the month of September next preceding; and any such cashier or secretary who shall neglect to furnish such information to the assessors of any town where said stock is liable to be taxed shall forfeit fifty dollars to such town; but putting a letter in the post-office containing such information, postage paid, addressed to the assessors of any town where such owner resides, shall be a compliance with the provisions of this section.

RETURNS OF COLLATERAL SECURITY.

Sec. 22. The cashier of each bank and national banking association, the treasurer of each savings bank and the secretary of each corporation incorporated by the laws of this State, shall, upon the request of the assessors of any town, inform them of the name of any person therein who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer or secretary, who shall neglect to furnish such information to the assessors of any town where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town.

SPECIAL TAXES ON CORPORATIONS.

Sec. 2. The cashier or secretary of each corporation, whose stock is liable to taxation, and not otherwise taxed by the provisions of this title, shall, on the first day of January, annually, or within ten days thereafter, deliver to the comptroller a sworn list of all its stockholders residing without this State on the said day, and the number and market values of the shares of stock therein, then belonging to each; and shall, on or before the twentieth day of January, annually, pay to the State one per cent. of such value; and if any such cashier or secretary shall neglect to comply with the provisions of this section, he shall forfeit to the State one hundred dollars, in addition to said one per cent. so required to be paid.

TAXATION OF MUTUAL LIFE INSURANCE COMPANIES.

PASSED 1875.

SECTION

1. Annual returns to comptroller by life insurance companies.
2. Correction of returns by Board of Equalization.

SECTION

3. Time and conditions of paying taxes.
4. Penalty for neglect of duty.

ANNUAL RETURNS TO COMPTROLLER.

Section 1. The secretary or treasurer of every life insurance company chartered by this State, and doing business in whole or in part upon the plan of mutual insurance, including all companies whose policy-holders have a right to participate in its profits, shall, on or before the fifteenth day of February, annually, render to the comptroller a sworn statement of the total amount of its assets on the preceding thirty-first day of December, with a detailed enumeration of such assets and the market value thereof, the amount of premium

notes held by it; its ascertained and paid losses on that day, and if said company be also in part a stock company, the stock whereof is by law taxable, the market value of the assets belonging to the stock department of said company.

CORRECTION OF RETURNS BY BOARD OF EQUALIZATION.

Sec. 2. The board of equalization shall examine and correct all statements and returns made to the comptroller in pursuance of the foregoing section, and in case any such company shall not make the return herein prescribed, said board shall, upon the best information it can obtain, make out, within ten days after the time above limited for making such returns, the statement required to be made by such company, and such statement or return so corrected, or made out, shall be conclusive as to the market value and amount of the assets of said company.

Sec. 3. Every such insurance company shall, on or before the twenty-fifth day of February, A. D. 1882, pay to the State, as a tax on its corporate franchise, a sum equal to three-eighths of one per cent., and on or before the twenty-fifth day of February, 1883, a sum equal to three-tenths of one per cent., and annually thereafter, on or before the twenty-fifth day of February, a sum equal to one-fourth of one per cent. on the total amount of its premium notes, and on the market value of all its other assets, deducting, however, the amount of its ascertained and unpaid losses, the market value of its real estate liable to taxation in this State, the market value of any bonds owned by it which have been heretofore issued by this State or by any town or city in this State in aid of the construction of any railroad, and which by the laws of this State are exempt from taxation, and if said company be in part a stock company, the stock whereof by law is otherwise liable to taxation, the market value of the assets belonging to its stock department; and said tax so paid shall be in lieu of all other taxes on the assets of said company, except on its taxable stock and on real estate held by it, over and above what may be necessarily used by it in transacting its appropriate business.

PENALTY FOR NEGLECT OF DUTY.

Sec. 4. If any person whose duty it shall be to make such returns shall fail to do so within the time limited, he shall forfeit five thousand dollars to the State; and if any insurance company required by this statute to make any payment fail to do so within the time herein limited, it shall forfeit to the State twice the amount required for such payment.

TAXATION OF MUTUAL FIRE INSURANCE COMPANIES.

PASSED 1875.

SECTION

1. Annual returns to comptroller by fire insurance companies.
2. Correction of returns by Board of Equalization.

SECTION

3. Time and condition of paying taxes.
4. Penalty for neglect of duty.

ANNUAL RETURNS TO COMPTROLLER.

Section 1. The secretary or treasurer of each fire insurance company chartered by this State, which does business in whole or in part upon the plan of mutual insurance, including every company whose policy-holders have a right to participate in its profits, shall, on or before the twentieth day of January, annually, render to the comptroller a sworn statement showing the total amount of its assets on the preceding thirty-first day of December, and containing a detailed enumeration of such assets, and the market value thereof, the amount of premium notes held by it, and its ascertained and unpaid losses on that day, with the balance remaining after deducting from said total amount of unpaid losses, and the market value of any bonds owned by it which have been heretofore issued by this State, or by any town or city in this State, in aid of the construction of any railroad, and which, by the laws of this State, are exempt from taxation, and the premium notes held by it.

CORRECTION OF RETURNS BY BOARD OF EQUALIZATION.

Sec. 2. The board of equalization shall examine and correct all statements and returns made to the comptroller in pursuance of the foregoing section, and in case any such company shall not make the returns herein prescribed, said board shall, upon the best information it can obtain, make out within ten days after the time above limited for making such returns, the statement required to be made by such company, and such statement or returns so corrected or made out shall be conclusive as to the market value and amount of assets of said company.

TIME AND CONDITION OF PAYING TAXES.

Sec. 3. Each of such mutual fire insurance companies shall annually, on or before the thirtieth day of January, pay to the State, as a tax upon its corporate franchise, a sum equal to three-fourths of one per cent. upon the amount of the balance remaining as aforesaid; and said tax so paid shall be in lieu of all other taxes on the assets of said company, except upon real estate held by it, over and above what may be necessarily used by it in transacting its appropriate business.

PENALTY FOR NEGLECT OF DUTY.

Sec. 4. If any person whose duty it shall be to make such returns shall fail to do so within the time limited, he shall forfeit five thousand dollars to the State; and if any insurance company required by this statute to make any payment shall fail to do so within the time herein limited, it shall forfeit to the State twice the amount required for such payment.

RIGHTS OF MARRIED WOMEN.

Any policy of life insurance expressed to be for the benefit of a married woman, or assigned to her, or in trust for her, shall inure to her separate use, or in the case of her decease before payment to the use of her children, or of her husband's children, as may be provided in such policy, provided that if the annual premium on such policy shall exceed three hundred dollars, the amount of such excess, with interest, shall inure to the benefit of the creditors of the person paying the premium; but if she shall die before the person insured, leaving no children of herself or husband, the policy shall become the property of the person who has paid the premiums, unless otherwise provided in such policy.

PRIVATE CORPORATIONS—GENERAL PROVISIONS.

No bank, savings bank, insurance company, or trust company, heretofore incorporated, shall change its location from one town to another, except by act of the general assembly.

QUI-TAM SUITS AND FORFEITURES.

Every person who shall violate any law of this State relating to insurance companies organized under the laws of other States or foreign governments shall forfeit one hundred dollars.

CONCERNING FIRE INSURANCE COMPANIES.

Be it enacted, etc.: Section 1. All insurance companies organized under the laws of this State, having power to make insurance against loss by fire, are authorized to include and make insurance against loss by lightning, provided the same shall be clearly expressed in the policy.

Sec. 2. This act shall take effect from its passage.

Approved, April 5, 1881.

CHAPTER XI.

AN ACT RELATING TO SERVICE OF PROCESS UPON INSURANCE COMPANIES OF OTHER STATES.

Be it enacted, etc.: Section 1. Whenever service of process on an insurance company may be made, by law, on the insurance commissioner of this State, such commissioner may, from time to time, designate some person in his office upon whom in his absence service of such process may be made; and such service shall be of the same force and effect as though made on the commissioner personally.

Sec. 2. This act shall take effect from its passage.

Approved, February 27, 1884.

CHAPTER XIV.

AN ACT RELATING TO INSURANCE COMPANIES.

Be it enacted, etc.: Sec. 1. Section fourteen of article four of chapter sixty-three of the public acts of 1879 (page 414), said chapter sixty-three being an act relating to insurance companies, is hereby repealed.

Sec. 2. This act shall take effect from its passage.

Approved, March 4, 1884.

CHAPTER XLII.

AN ACT RELATING TO THE ORGANIZATION OF INSURANCE COMPANIES.

Be it enacted, etc.: Section 1. Every insurance company or association hereafter incorporated or organized in this State shall, before issuing any policy of insurance or making any contract of insurance, file with the insurance commissioner a certified copy of its charter or articles of association and a statement verified by the oath of its president and secretary, showing that said company is duly organized.

Sec. 2. Upon receiving such statement the insurance commissioner shall examine such company or association, and, if he finds that it has complied with the terms of its charter or articles of association and the laws of the State, shall issue a certificate authorizing such company or association to issue policies and make contracts of insurance.

Sec. 3. The fee for filing copy of charter or articles of association shall be ten dollars; and for a certificate of authority under this act five dollars.

Sec. 4. This act shall take effect from its passage.

Approved, March 20, 1884.

A DIGEST

OF ALL THE REPORTED CASES RELATING TO

FIRE, MARINE, LIFE, AND ACCIDENT

INSURANCE,

DECIDED IN THE

SUPREME AND SUPERIOR COURTS

OF THE

STATE OF CONNECTICUT,

AND IN THE

UNITED STATES COURTS

FOR THE

DISTRICT OF CONNECTICUT.

CHAPTERS.

- I. INTERESTS INSURABLE AND INSURED.
- II. THE APPLICATION AND SURVEY.
- III. REPRESENTATIONS.
- IV. EXECUTION OF POLICY.
- V. WARRANTIES AND CONDITIONS: BREACHES, AND WAIVER OF
FORFEITURE.
- VI. INSURANCE AGENTS.
- VII. ASSIGNMENT OF POLICY.
- VIII. PROOFS OF LOSS AND MEASURE OF DAMAGES.
- IX. DOUBLE INSURANCE.
- X. ACTIONS.
- XI. POINTS PECULIAR TO MARINE POLICIES.
 - (a) *Abandonment.*
 - (b) *Barratry.*
 - (c) *Deviation.*
 - (d) *Open and Valued Policies.*
 - (e) *Termination of Risks.*
- XII. ACCIDENT POLICIES.
- XIII. LIFE POLICIES.
- XIV. WINDING UP INSURANCE COMPANIES.

I. INTERESTS INSURABLE AND INSURED.

1. Policies of Insurance, whether life, fire, or marine, are *contracts of indemnity* only.

Bevin *v.* The Conn. Mutual Ins. Co., 23 Conn., 251.

2. *Insurance after a fraudulent conveyance.* In a policy issued by a mutual fire insurance company, it was provided that the charter and by-laws should be a part of the contract of insurance; that the application of the insured should be held to be a warranty, and a part of the policy; and that the policy should be void, unless the true title and interest of the insured, and the amount and nature of all incumbrances, were expressed in the application. The plaintiff obtained a policy upon an application stating that he owned the property to be insured, and that he was incumbered to several to the amount of about \$6,000. In fact, after mortgaging it for that amount, he had given sundry voluntary and fraudulent mortgages to a greater amount, and then conveyed his remaining interest to his brother by an absolute but voluntary and fraudulent deed. The latter had no knowledge of this conveyance when made, but had subsequently accepted it, and agreed to reconvey on request. *Held*, that the policy was void, as the insured had no legal or equitable title which a court of justice could recognize in his favor.

Treadway *v.* Hamilton Mutual Ins. Co., 29 Conn., 70, 71.

3. An interest in the vessel and cargo gives an insurable interest in the *profits of the voyage*.

Fosdick *v.* The Norwich Marine Ins. Co., 3 Day, 118.

4. *Life Policy.* A advanced \$350 to B, to be used in going to California and mining there for a year for their joint benefit. *Held*, that he had an insurable interest in B's life, and that a policy taken out upon it for \$1,000 should be treated as a *valued policy*.

Bevin *v.* The Conn. Mutual Life Ins. Co., 23 Conn., 252.

5. *Interest in brother's life.* The mere relationship of a brother is not such an interest as will support a policy of life insurance; the interest required is one of a pecuniary nature.

Lewis *v.* Phoenix Mut. Life Ins. Co., 39 Conn., 104.

6. *Payable to appointee.* The party who takes out a policy of insurance on his own life may have it made payable to his representatives, or to any appointee or assignee.

Lemon *v.* Phoenix Mut. Life Ins. Co., 38 Conn., 303.

7. *Gift surrender.* A party who had taken out a policy of insurance on his own life, in favor of another, and delivered it as a gift, without the latter's assent regained possession of it, surrendered it, and took out a new policy, similar in all respects except that it was in favor of a third party. *Held*, that the donee of the first policy had an equitable right to the amount insured, upon the death of the donor, deducting whatever premiums he had paid on the second policy; these insuring to the benefit of the appointee in that policy.

Lemon v. Phoenix Mut. Life Ins. Co., 38 Conn., 302.

8. *Separate interest insured, by agreement, as joint.* A, who owned a tannery, and B, who occupied it and owned the stock, united in applying to the defendants for insurance on both; and the defendants' agent, knowing all the facts, filled up and gave them a policy insuring them, as if joint owners of both tannery and stock. The defendants' charter, which was made a part of the policy, provides that no insurance shall be valid unless the insured has a perfect and unincumbered title to the property insured, or unless his true title and the incumbrances, if any, be specified in the policy. *Held*, that this provision was satisfied whenever, among all the persons insured under one policy, there was a perfect title, or a title encumbered only as stated in the policy; that A and B were trustees, each for the other as respected the latter's interest, and therefore both had an interest in the whole property insured; and that they might declare on the policy as joint owners, since the defendants had given them this description, and were, therefore, estopped from denying its truth.

Peck v. The New London Mutual Ins. Co., 22 Conn., 583-585.

9. A party having the *equitable title* to real estate, as one in possession under a contract for a deed, who has paid a part of the price and is liable for the balance, whose interest is vested and fixed, and on whom the loss would fall should the property be injured, has an absolute interest in it, and may cause it to be described as his, in a policy of insurance, which by its terms is to be void unless the interest of the insured, if not absolute, be expressed upon its face.

Hough v. City Fire Ins. Co., 29 Conn., 19-21.

10. The defendants insured one of their own members, in a policy referring to their charter as annexed and made a part of the contract. One provision of the charter was that no insurance should be valid unless, when effected, the insured had a good and perfect unincumbered title to the property insured; or unless his true title and the incumbrances, if any, were fully specified in the application and the policy. The plaintiff's property, before its insurance, had been mortgaged; and the mortgage had not been paid till after the law-day, nor

had the mortgage title been released. *Held*, that the *outstanding legal title* in the *mortgagee*, not having been disclosed, invalidated the policy, at least in a court of law, as a perfect title must be one good both at law and in equity.

Warner v. The Middlesex Mutual Assurance Co., 21 Conn., 448, 449.

Lockwood v. Same, 47 Conn., 553.

11. Whether the plaintiff's title could have been called "perfect," had he shown that the mortgagee was precluded by a parol estoppel from asserting his title against him or those claiming under him, *Quere*.

Warner v. The Middlesex Assurance Co., 21 Conn., 449, 450.

12. Where a mortgagee applied for insurance through a local insurance agent, intending to procure an insurance of his mortgage interest, and so stating to the *agent*, but the agent drew the application as for an insurance on the property itself, in the name of the mortgagor and as his property, the amount to be payable in case of loss to the mortgagee, and so made the application, and had the policy so made in the belief that such was the proper legal mode of effecting an insurance on the mortgage interest, it was *held*, that the *mistake* could be corrected by a court of chancery, whether it was one of law or of fact.

Woodbury Savings Bank v. Charter Oak Ins. Co., 31 Conn., 529.

13. The plaintiffs, being in possession of a railroad, as trustees under a second mortgage, procured insurance to "the trustees of" this mortgage, on "their" depot building, "occupied by them" in M. Soon afterwards, the first mortgage was foreclosed, but the decree adjudged that they had a lien for their services and advancements to the amount of \$83,000, which was paramount to the first mortgage, and must be redeemed by the parties claiming under the latter. The depot having been burned, after the first mortgage trustee had conveyed the road to a new corporation, formed by the bondholders, which had taken possession, under the foreclosure, but before the lien established under the decree had been paid.

Held, that the insurers were discharged, under the provisions in the policy avoiding the insurance "if the property be transferred, or any change take place in the title or possession, whether by legal process, a judicial decree, or voluntary transfer or conveyance," or when the property has been sold and delivered, or otherwise disposed of, so that all interest or liability on the part of the insured has ceased.

Bishop v. Clay Ins. Co., 45 Conn., 453-454. (Two judges dissenting, 456-462.)

14. In an action at law on a policy to "the trustees of a" certain railroad mortgage, they cannot show by parol that it was intended to

insure the trustees personally for their personal interest accruing by reason of advances made for the benefit of the trust estate.

Id. 455.

15. A five years' lease is not an "incumbrance" on property insured within the meaning of that term, as used in the printed "proposals," especially if the policy describes the property as occupied by a tenant.

Lockwood v. Middlesex Mutual Assurance Co., 47 Conn., 560.

16. A sale, by one or two who are jointly insured, of his interest in the property, to the other, is not an "alienation by sale or otherwise," which will forfeit the policy.

Lockwood v. Middlesex Mutual Assurance Co., 47 Conn., 564.

17. Any person who has a legal or equitable interest in property, or is so related to it that an injury to it may cause him pecuniary loss, has an insurable interest therein.

Spare v. Home Ins. Co.—U. S. C. C.—The Reporter, Vol. 15, p. 615.

18. The right of the petitioners [trustees] to reimbursement from the property of the road for the advances which they had made, although one which the court would regard and protect, yet until it had been ascertained and defined by decree of the court, was too uncertain an interest to be insurable.

Bishop v. Clay Ins. Co., 49 Conn., 167.

19. When a fire insurance policy contains clauses excepting from the insurance "store fixtures," and "store and other fixtures," the words "store fixtures" mean store fittings, or fixed furniture, which are peculiarly adapted to make a room a store, rather than something else.

Store being the American word for shop, or warehouse, is never applied to a factory; and fixtures in a shoe factory are not covered by the term "store fixtures," in a policy of insurance.

U. S. Circuit Court—*Thurston v. Union Insurance Co. of Philadelphia*, 17 Federal Reports, 127.

20. An insurance policy is a contract of indemnity, and, in the absence of anything to the contrary in the contract, * * * covers the entire proprietary interest of the assured.

U. S. Circuit Court—*Hedger v. Union Ins. Co.*, 17 Federal Reports, 498.

21. The partnership must be considered as actually existing at the time of the fire, and as being one, not merely as to creditors of the firm, but as between the partners, constituting a community of interest in the stock of goods, that such a change of title was sufficient to render the policy void.

Edward Malley v. The Atlantic Fire and Marine Ins. Co., 51 Conn., 222.

II. THE APPLICATION AND SURVEY.

1. Any *false and material statements* in an application on which a policy is issued avoid it.

Kelsey v. The Universal Life Ins. Co., 35 Conn., 238.

2. An applicant for insurance is bound to make a full and frank disclosure of all facts material to the risk.

Beebe v. The Hartford County Mutual Fire Ins. Co., 24 Conn., 63.

3. If the applicant makes a *general statement* of all the material facts, he is not bound to go into details if unsolicited.

Id. 63-65.

4. *Following advice of agent.* Where a local agent of an insurance company advises applicants for insurance as to the form of making their applications or taking out their policies, he is treated in this State as acting as the agent of the company rather than of the applicant.

Woodbury Savings Bank v. Charter Oak Ins. Co., 31 Conn., 526.

5. And an *agent of such an agent*, employed to solicit and forward to him applications for insurance under a custom known to and approved by the company, stands on the same ground, in this respect, with his principal.

Id. 528.

6. *Misdescription.* If one having an *equitable interest* in property, upon which he desires to effect an insurance, explains this interest fully to the local agent of an insurance company, and the latter then fills up an application, describing the property as simply belonging to the applicant, this description, if inaccurate, will not avoid the policy, provided the agent had authority to act as he did, which will be a question of fact for the jury; and the manner of its insertion may be proved by parol. Such description would be treated either as the act of the company or as assented to by it.

Hough v. City Fire Ins. Co., 29 Conn., 21-23.

7. *Duty of applicant to see to form of application.* An applicant for insurance who gives the local agent information from which to fill out a written application must not only in good faith answer all the interrogations correctly, but also use reasonable diligence to see that the answers are correctly written down.

Ryan v. World Life Ins. Co., 41 Conn., 173.

8. *Fraud of agent.* If the agent fraudulently writes down the answer incorrectly in order to induce the issue of a life insurance policy on a bad risk, and the applicant sign the application without

reading it, this is such negligence on the part of the latter as to make him chargeable with the mis-statement and avoid the policy.

Id. 171-174.

9. The rule that *local agents* in filling out applications act as the *agents of the insurer* and not of the insured, is not an inflexible one, applicable to all cases.

Id. 174.

10. *Explanations by agent.* A local agent, authorized to procure applications for insurance and furnished with printed blanks therefor containing interrogatories addressed to the applicant, has implied authority to make all necessary explanations of the meaning and effect of the language of the interrogatories, and to agree with the applicant as to the terms which he shall employ to express his answers to them.

Malleable Iron Works v. Phoenix Ins Co., 25 Conn., 474.

11. A local agent of the defendants, in reading over to an applicant for insurance interrogatories contained in one of these blanks, read the question, "Is a watch kept on the premises during the night?" to which the applicant replied that there was none; but that, from 9 o'clock P. M. to 12 there was a watchman in an adjoining building within the same enclosure, who would be apt to see if anything was wrong. The agent said that he should consider this man as a watchman till 12 o'clock, and wrote down the answer accordingly; the applicant remarking that he did not know how it would be considered. Another interrogatory as to whether a watch-clock was kept, the agent did not read at all, but wrote "yes" opposite to it, thinking, though mistakenly, that he had seen one on the premises. A loss occurred, after which the defendants first learned that there was no watchman or watch-clock, and the insured first learned that the answers in his application were deemed incorrect. *Held*, on a bill in Equity, for a reformation of the contract of insurance, and a decree for the payment of the amount of the loss, that he was entitled to the relief sought. (The Chief-Justice dissenting.)

Id. 473-474.

12. *It seems*, that if one of the conditions of a fire policy is that the *survey and description* upon which it was issued shall be taken and deemed to be a *part of the policy and warranty* on the part of the assured, the representations in the description are thereby made warranties.

The Glendale Manuf. Co. v. The Protection Ins. Co., 21 Conn., 35.

13. A policy of life insurance contained a condition providing that "the statements in the application for this policy, and on the

faith of which it is issued, are in all respects true." *Held*, that this made such statements *warranties*.

Kelsey v. The Universal Life Ins. Co., 35 Conn., 336.

14. Whether a *mere reference*, made in the body of a fire policy, to the statements in the application and survey, turns into warranties, *quære*.

The Glendale Manuf. Co. v. The Protection Ins. Co., 21 Conn., 32-35.

15. A policy of insurance by the defendants on a factory contained this clause: "Reference is had to survey No. 83, on file in the office of the Protection Insurance Company." This survey had been made with a view to insuring the same factory in the latter company, and contained a series of questions and answers relative to the employment of a watchman in the factory, the mode of disposing of the waste, etc., and also to the description of the premises. *Held*, that this survey was as much a part of the defendant's policy as if set forth in it at length; that the plaintiff's answer in the survey, that they kept a watchman on duty every night, if not a warranty, was at least a representation material to the risk, and requiring a substantial performance; and that parol evidence that it was inserted by mistake by the defendant's agent was inadmissible in an action on the policy.

Sheldon v. The Hartford Fire Ins. Co., 22 Conn., 245-247.

16. *Night-watchman*. One of the interrogatories in a survey on which a fire policy covering the plaintiff's mill was based, was this: "Is there a watchman in the mill during the night? Is there also a good watch-clock? Is the mill left alone, at any time after the watchman goes off duty in the morning till he returns to his charge at evening?" The answer was as follows: "There is a watchman nights. No clock. Bell is struck every hour from 8 P. M. till it rings for work in the morning—only at meal times and on the Sabbath, and other days when the mill does not run." *Held*, that this was an exact, clear, and certain engagement to keep a watchman in the mill through the hours of every night in the week, from the close of the day's work till the commencement of the next.

The Glendale Manuf. Co. v. The Protection Ins. Co., 21 Conn., 36.

17. *Held*, that *parol evidence* that it was the plaintiff's *usage*, and that of the mill-owners of the vicinity generally, to have no watchman from midnight on Saturday till midnight on Sunday, and that this was known to the defendants when they issued the policy, was inadmissible; and that, a loss having happened on a Sunday morning, while there was no watchman on duty, the defendants were not liable.

Id. 36-40.

18. *Night-watchman on Sundays.* An applicant for insurance on a mill in another State stipulated to keep a watchman there on Sundays. *Held*, that this, even if contrary to the Sunday laws of such State, was in the nature of a condition precedent, and that the insurers here were discharged by an omission to perform it.

Id. 40.

19. *Occupation of premises.* A "survey," embraced in the application, contained the following interrogatory: "How are the several stories occupied?" which the applicant has answered as follows: "Unoccupied, but to be occupied by a tenant." The policy contained the following condition: "When a policy is issued upon a survey and description of the property, such survey and description shall be deemed to be a part of the policy, and a warranty on the part of the assured." *Held*, the answer was not to be considered as a stipulation that the house should be occupied by a tenant, but as a reservation on the part of the applicant of the right to have it so occupied, and so expressed in order to avoid the inference that it was to remain unoccupied.

Hough v. The City Fire Ins. Co., 29 Conn., 23.

20. *Policy issued differing from that applied for.* The defendant wrote to the plaintiffs, inquiring at what premium they would take a risk on 26 horses and 20 oxen for a specified voyage; to which they answered, at 15 per cent., no partial loss to be paid under 10 per cent. The defendant wrote back that he accepted their terms, and wished a policy filled, viz.:

On 26 horses valued at	\$2,200
and on 20 oxen valued at	800

\$3,000—at 15 per cent. \$450.

A note for the premium of \$450 was enclosed. The plaintiffs filled out and returned a policy for \$3,000, on 46 head of horses and oxen valued at \$3,000, no partial loss to be paid under 10 per cent.; but the defendant refused to accept it. *Held*, that the policy applied for by the defendant was one in which the horses and oxen should be separately valued; that this application was not answered by the policy sent; and consequently, that no contract of insurance was ever made, and the premium note was not obligatory.

Ocean Ins. Co. v. Carrington, 3 Conn., 361, 362. (Two judges dissenting, 365-368.)

21. The charter of a mutual fire insurance company provided that no insurance effected by the company should be valid unless the insured had a good unincumbered title thereto, or unless his true title

and the incumbrances were fully disclosed and specified in the policy. *Held*, to be enough if the title was actually good, although apparently defective on the records.

Lockwood v. Middlesex Mutual Assurance Co., 47 Conn., 556.

22. The property having been burned, A recovered a verdict. *Held*, that there was no ground for a new trial, as substantial justice had been done.

Ibid.

III. REPRESENTATIONS.

1. A representation precedes and is no part of the contract of insurance, and need be only materially true; a warranty is a part of the contract and policy, and must be exactly and literally fulfilled, or else the contract is broken, and the policy becomes void.

The Glendale Manuf. Co. v. The Protection Ins. Co., 21 Conn., 32.

2. In effecting an insurance of \$6,000 on the profits of a return voyage, the owner informed the insurers that he expected, from the advices he had received, that the ship would return with a cargo worth \$25,000. *Held*, that the policy was not impaired by the fact that the avails of the outward cargo in fact only sufficed to purchase a return cargo worth \$9,000.

Fosdick v. The Norwich Marine Ins. Co., 3 Day, 118.

3. Whether *false information* as to a material point, *volunteered*, without any inquiry being made, ought not to invalidate a policy, although the misrepresentation relate to *matter covered by a warranty, quere*.

Bulkley v. The Protection Ins. Co., 2 Paine, 84-89 (U. S. Circuit Court).

4. Representations wholly in writing, the question as to their construction is one wholly for the court. The policy was not saved by the fact that the fire had commenced and was smouldering unobserved when the tenant moved out. The refusal of a court to grant a motion for non-suit is not reviewable on application of the defendant. He can only go on with the trial and submit his case to the jury.

Benjamin F. Bennett v. Agricultural Ins. Co., 51 Conn., 504.

IV. EXECUTION OF POLICY.

1. *Irregularity. Practice*. A policy of insurance, executed by a corporation, not as directed in its charter, but according to its settled course of practice, may be obligatory upon it.

Bulkley v. The Derby Fishing Co., 2 Conn., 253.

2. *No contract.* An insurer agreed to forward a policy of life insurance to C, and C agreed that, if its terms were as arranged between them, he would pay the premium; otherwise return the policy, which was not to take effect till the premium was paid. The policy was duly forwarded by mail, but returned by the postmaster as not called for, shortly after which C died. The insurer having no notice of C's death, then forwarded it to one of his family to hand to him. *Held*, that no contract of insurance was ever made.

Rogers v. Charter Oak Life Ins. Co., 41 Conn., 106-107.

An oral agreement by an insurance agent to take \$5,000 upon mill property is not a completed contract of insurance, if there was to be an apportionment between real and personal estate, and none had been made when the property was destroyed by fire.

Kimball v. Lion Ins. Co.

Kimball v. Meriden Fire Ins. Co., U. S. Circuit Court, 17 Federal Reports, 625.

3. *When parol contract valid, and policy reformed.* An insurance company can not ordinarily insure by parol. But the parties may agree by parol as to the terms of a policy to be issued, and if the policy, as written, is by mistake materially different from the parol agreement, a Court of Equity may correct it.

Bishop v. Clay Ins. Co., 49 Conn., 167.

V. WARRANTIES AND CONDITIONS: BREACHES AND WAIVER OF FORFEITURE.

1. Any statement, description, or undertaking on the part of the assured, which appears on the face of a policy of insurance and relates to the risk, is a warranty; and this equally, whether declared to be such in terms, or ascertained to be such by construction.

Wood v. The Hartford Fire Ins. Co., 13 Conn., 544.

2. In either case it is an express warranty, and must be strictly observed and kept, or the insurance is void.

Ibid.

3. *A warranty excludes all argument* as to its reasonableness or the probable intents of parties; and any breach of it, though for the advantage of the insurer, or occurring without the consent or fault of the insured, will avoid the policy.

Id., 544-545.

4. In a policy of insurance upon "the paper mill in W., owned by" the insured, "together with the machinery, wheels, gearing, etc.," there appeared among the conditions of insurance, in the mem-

orandum clause, an enumeration of certain property, including paper mills, which would be insured at special rates of premium. *Held*, that the description of the property insured as a paper mill related to the risk, and was therefore a warranty.

Id., 545.

5. During the term of the policy, and before the loss, the use of the building as a paper-mill was discontinued, and a pair of grindstones were put in the place before occupied by the rag-cutter and duster, and used for grinding grain, being moved by the old gearing and water-wheel. In all other respects the mill and its machinery were left as before. The loss was not caused by this change in the use of the mill; and the risk, although thereby made greater than if the mill had been closed, was not greater than if it had been kept in use as a paper-mill. The policy, by its terms, was to be inoperative, if without consent, etc., the building should be appropriated for carrying on any trade denominated hazardous or extra-hazardous. Grist-mills were not included in this denomination, but were specified in the memorandum clause as insurable at special rates. *Held*, 1. That the warranty was not broken; 2. That the increase of hazard did not invalidate the policy on account of the stipulation above mentioned.

Id., 546.

6. A warranty relates to the risk if it defines, or in any respect limits, it.

Id., 545.

7. *Description of premises—Uses made of them.* A policy of insurance on several barns upon a farm, after a description of them, contained this clause: "All the above described barns are used for hay, straw, grain unthreshed, stabling and shelter." *Held*, 1. That this was not a warranty that they should be thereafter used for those purposes solely, but merely a description of the building, or, at most, a warranty that they were used in that manner at the date of the policy, and that the assured had a right to use the barns as barns are commonly used by farmers.

Billings v. Tolland County Mutual Fire Ins. Co., 20 Conn., 144.

8. *Held*, therefore, that the insured was not precluded from a recovery because he had placed some boards for flooring a room in his house in one of the barns, the building having been afterwards thoroughly cleaned out before the fire; nor because at the time of the fire there were, in another of the barns, where they had been placed shortly before, a large tub containing lime and water, intended for use in preparing his seed wheat for planting, and a small quantity of oil, white lead, and mixed paint, intended for use in painting his

house, since the acts, although they might have produced the loss, were such as are often done by farmers in the common and ordinary use of their barns.

Id., 145, 146.

9. Whether a single act or so, in the use of buildings insured, which did not belong to the ordinary and appropriate use of buildings such as they were described as being in the policy, would defeat a recovery for a loss, unless such acts were fraudulent or grossly careless, and, if grossly careless, were also the cause of the loss, *quære*.

Id., 144, 145.

Where the policy stipulated that if the premises should be so occupied or used as to increase the risk, without the assent of the company, the policy should become void; and the policy permitted the use of naphtha in the business, but with no fire or lights in the building except a stove in the office; and assured, without consent of the company, placed a stove in the finishing room, where was frequently stored inflammable naphtha gas. *Held*, that this was an increase of the risk which avoided the policy.

Daniels v. Equitable Ins. Co., 50 Conn., 551.

10. *Temporary use of part of mill for repairing its machinery.* An insurance was made on a building "occupied as a manufactory of hat bodies, and on the privilege for all the process of said business, and on machinery contained in said manufactory." One of the conditions was, that, in case the property insured should be used for the purpose of exercising therein any trade or business denominated extra-hazardous, or of storing therein any of the articles denominated extra-hazardous, then and from thenceforth, so long as the same should be so used, the policy should cease and be of no force or effect. During the term, a room in the factory was used as a carpenter shop, for the repairing of necessary machinery of the factory; but this use had ceased before the fire, although boards and other materials were left and remained there until the fire. Among goods and occupations denominated extra-hazardous were "carpenters in their own shops, or in buildings erecting or repairing." *Held*, that the insured had a right thus to repair his machinery, as a part of "the privilege for all the process of said business;" that the boards, etc., were not to be treated as extra-hazardous; and that the policy, if inoperative by reason of doing carpenter work not within the privilege in question during the time while such work was in progress, became operative again when such work ceased.

Loundsbury v. Protection Ins. Co., 8 Conn. 467, 468.

11. An applicant for insurance stated that the premises were unoccupied, but engaged that they should be occupied by a tenant. *Held*, that he was entitled to a *reasonable time for the performance of this engagement*, and that it was for the jury to say whether such a time had elapsed, a loss having occurred in September, and the policy having been issued in January, but the applicant having offered evidence of unsuccessful efforts to let the property during this interval.

Hough v. City Fire Ins. Co., 29 Conn., 24.

Vacancy. A policy upon a dwelling house provided that "if the dwelling house shall cease to be occupied as such, then this policy shall cease and be of no more effect." The house was described in the application as occupied by a tenant, and was so occupied when the insurance was made. The tenant left the house, taking away all his furniture, about six o'clock on a certain evening, and the house burned about 2 o'clock the next morning. *Held*, that the non-occupation avoided the policy.

Warranty. The policy provided that all statements in the application should be "warranties on the part of the assured." The application overstated the number of acres in the farm, and the value of farm and dwelling, according to the weight of evidence. *Held*, that the parties had made these matters material, and that they must be so regarded whether they related to the risk or not; and that if the answers were not true, there could be no recovery.

Bennett v. Agricultural Ins. Co., 50 Conn., 420.

12. *Proviso. Ambiguity.* Special provisos or exceptions in policies of insurance must be couched in clear terms, and not so as to mislead the insured; and where terms will rationally permit it he can claim a construction favorable to himself.

Boone v. Aetna Ins. Co., 40 Conn., 586 (U. S. Circuit Court.)

13. *Military power.* During the late civil war, the rebels being on the point of capturing a city held by the U. S. troops, the commandant of the latter, in order to prevent certain military stores from falling into the enemy's hands, set fire to the building in which they were deposited, whereby another building was also consumed, in which were goods insured by a policy expressly "excepting losses happening by means of any insurrection or civil commotion or of any military or usurped power." *Held*, that the loss was not within the exception, the fire being voluntarily set to the first building, and not under any physical necessity, and, therefore, not being due to the insurrection.

Boone v. Aetna Ins. Co., 40 Conn., 579-80 (U. S. Circuit Court.)

14. *Held*, also, that "military or usurped power" referred only to an invading or insurrectionary force, and therefore did not touch a case of fire caused like this by rightful military orders of the commandant of the national forces.

Id., 528-86 (U. S. Circuit Court).

15. *Marine Policy. Protection for neutral ship.* A policy on an American vessel, issued in the war of 1812, for a voyage to a neutral port, contained a *warranty* that she should be furnished with a passport from Admiral Sawyer in the usual form. *Held*, that this required a license of such a form as should purport to protect the ship and cargo and that a passport protecting such a ship, "laden with flour and other dry provisions," was insufficient (the cargo on board being partly of pork and beef, though principally of flour), without proof that this was the only form of passports from Admiral Sawyer, and that according to the usage of merchants, such an one was used in all cases, whatever might be the cargo; or that the insurers knew that the vessel sailed with both wet and dry provisions.

Bulkley v. The Derby Fishing Co., 1 Conn., 577, 583.

(One judge dissenting, on the ground that the warranty was broken, and that no explanation could relieve against the breach, 583.)

16. There is an *implied warranty of seaworthiness* in a time policy of insurance, in the same manner as a voyage policy.

Hoxie v. Home Ins. Co., 32 Conn., 41-46.

17. *Evidence.* In determining what *degree of seaworthiness* is implied *warranted* in a policy, the amount of the premium paid is not a circumstance to be considered.

Id., 47.

18. *Notice of Unseaworthiness.* Where insurers have retained and appropriated the premium on a vessel insured, and treated the policy as in force, knowing the vessel to have been unseaworthy when insured, and the insured has thereby been induced to rely on the policy as in force, they are estopped, after a loss, from claiming that the policy did not attach by reason of unseaworthiness.

Id., 39.

19. But they must have had actual knowledge, not simply reasonable means and opportunity, for ascertaining the facts.

Id., 40.

20. *Fraud in the master*, in procuring the loss of the vessel is *baratry*, though he be a part owner, as such is a peril insured against, unless assented to by the other owners or the insured.

Id., 38.

21. *Waiver.* Conditions in the policy inserted for the exclusive benefit of the insurer may be waived by them; and such a waiver, or any "estoppel in pais" may be shown by the insured in an action at law on the policy.

Couch v. City Fire Ins. Co., 37 Conn., 249.

22. *Waiver before execution of policy. Parol evidence.* One whose life was insured by a policy providing that he might go to California by sea and reside there, on paying an additional annual premium, told the insurers before they executed the policy that he intended to go in part by land, *via* Vera Cruz, and did so, arriving safely, and paying the extra premium for three years, when he died. *Held*, that, considering this as a breach of warranty, it must be treated as waived or overlooked by the defendants, and that all these circumstances might be proved by parol.

Bevin v. The Conn. Mut. Life Ins. Co., 23 Conn., 254.

23. Where property was insured to the amount of \$200, and after the policy claimed to have been forfeited by the introduction of new elements of risks, the company with full knowledge of the facts, by an indorsement on the policy, added \$100 to the risk on the same property, and in the indorsement stated the whole risk, as thus increased, to be \$300; it was *held* that the forfeiture, if there was any, was waived by the company.

Rathbone v. City Fire Ins. Co., 31 Conn., 209.

24. Where the condition was that the insurance should be void if articles denominated "hazardous" should be stored in the building without the consent of the company indorsed on the policy, and the agent of the company consented to the removal of the property to another building in which such hazardous articles were stored, and agreed to make whatever entry was necessary on the policy to continue it in force, notwithstanding such storage, and took and retained the policy for the purpose, it was *held*, that the *agreement* of the *agent* was a waiver by the company of the condition which required such written indorsement of consent until such indorsement should be made.

Id., 210.

25. *Held*, also, that the insured might show, by *parol evidence*, what *representations* he made as to the condition of the building to which the property was removed. These oral representations are not to be regarded as coming into conflict with the written representations of the policy. The latter pertain to the risk as it stood before the removal of the property, the former to the risk as it existed after the removal.

Id., 204.

26. *Double insurance.* The charter of a fire insurance company provided that "if there shall be any other insurance upon the whole or any part of the property insured by any policy issued by said company, during the whole or any part of the time specified in such policy, then every such policy shall be void, unless such double insurance shall exist by consent of said company, indorsed upon the policy under the hand of the secretary." *Held*, that the provision was of such a character that it could not be waived by the insurers, and that it was not competent to prove their consent to double insurance by any other evidence than an indorsement of such consent upon the policy under the hand of the secretary.

Couch v. City Fire Ins. Co., 38 Conn., 184-187.

27. *Notice of transfer.* Property insured under a policy, conditional to be void in case of any assignment of the property, was assigned to the plaintiff, who informed the local insurance agents, and requested them to have whatever was necessary to protect his interests done. They indorsed in pencil on the policy, "Loss, if any, payable to Charles Batchelor, transfer," and forwarded it to the home office, from which it was returned to the plaintiff with these words, except the last, written in the body of it in ink, and U. S. revenue stamps amounting to fifty cents affixed to it, which were required only in case of a renewal. *Held*, that the company had notice of the transfer of the property, and waived the condition.

Batchelor v. People's Fire Ins. Co., 40 Conn., 23.

28. *Accepting premium after forfeiture.* A provision in a *life policy* that, in case the annual premiums should not be paid in advance, the policy shall cease and determine, being for the sole benefit of the insurers, may be waived by them; and accepting the premium after the day fixed for its payment has elapsed, is such a waiver upon which the policy will be revived, and continue obligatory on its original terms.

Bouton v. The American Mut. Life Ins. Co., 25 Conn., 550.

29. A custom on the part of an insurance company to allow premiums to be paid after the day, without claiming a lapse, will not justify a finding that it waived a lapse, by receiving payment after the death of the insured, when ignorant of the death.

Lewis v. Phoenix Mut. Life Ins. Co., 44 Conn., 89-90.

30. A life insurance company which was in the habit of notifying policy-holders when their next premium would fall due, and its amount, sent to one of them a notice in which the amount was unintentionally stated erroneously. *Held*, that this did not excuse the assured from paying the proper amount, on the day required, if he could have ascertained it by due diligence.

Id., 90-91.

31. A premium accruing before the death of the insured was paid after the death, and kept by the company. *Held*, that it was error to charge the jury that if the company kept it, knowing the facts, it was estopped from claiming a lapse, without also directing them to inquire particularly as to whether the company knew of the death when it received the money, and whether a waiver was intended.

Id., 91-92.

32. A premium partly in cash and partly in notes was not paid when due, but afterwards the cash was paid without giving any notes. *Held*, that the policy lapsed, unless the company waived or prevented the giving of the notes.

Id., 92.

33. If the insurers wrongfully refuse to accept an annual premium, on the mistaken ground that the policy has lapsed, and notify the insured that the policy is void and they will not continue it in force, this will not raise any implied promise to refund the premiums received, or pay the surrender value of the policy.

Day v. Conn. General Life Ins. Co., 45 Conn., 490-492.

34. It seems that the insured in such a case may elect to consider the policy as at an end, when he may recover its equitable and just value, on the ground of a mutual rescission, or may bring an equitable action to have the policy adjudged to be in force, or, perhaps, may wait till the expiration of the life insured, and then sue on the express contract, alleging a tender and refusal of premium.

Id., 498.

35. If insurers take a note for a premium due, and give a receipt as for a renewal of the policy, unless the company agree to accept the note as *payment*, the policy lapses if the note is not paid at maturity, it being considered as only an *extension of time of payment*; but, if the company took it as *payment*, the policy continues in force until the next premium falls due.

Wilmot v. The Charter Oak Life Ins. Co., 46 Conn., 483.

36. If insurers attempt to cancel such policy it remains in force, notwithstanding such attempted cancellation, until the expiration of the renewal, unless the rescission be consented to by the parties insured before that day.

Id.

37. If they did not assent and notify the insurers of such assent within a reasonable time, and before the next premium became due, the policy remained in force and became forfeited for non-payment of the new premium.

Id.

38. It seems that if property insured as occupied by a tenant is left vacant, and continues so, this is not necessarily to be regarded as an increase of risk within the control of the landlord.

Id., 561, 562.

39. The performance of the conditions in a policy is no part of the consideration, unless so expressly declared.

Lockwood v. Middlesex Mutual Assurance Co., 47 Conn., 557.

40. A recorded mortgage which has been barred by the statute of limitations, does not prevent the title of the insured from being regarded as "good and perfect."

Lockwood v. Middlesex Mutual Assurance Co., 47 Conn., 558-559.

41. The rule that equity will not aid to enforce a forfeiture or divest an estate for breach of covenant or condition, does not apply to the cancellation of a policy of insurance on the life of a living person, who has broken its conditions.

Conn. Mut. Life Ins. Co. v. Home Ins. Co., 17 Blatchf., 146, 147 (U. S. Circuit Court).

42. A marine policy of insurance was issued on a vessel "to be employed in the coasting trade of the United States Atlantic coast; permitted to use Gulf ports not west of New Orleans," in which the assured warranted not to use places and ports in Texas, except Galveston, nor foreign ports, or places in the Gulf of Mexico.

The vessel was lost in the Gulf of Mexico, west of New Orleans, while on a voyage from Maine to Morgan City, Louisiana, a place west of New Orleans.

Held: 1. That the meaning of the policy is that the vessel was to be employed on the United States Atlantic coast, which was the coast of the Atlantic Ocean, and not the Gulf of Mexico.

2. That the permission to use Gulf ports not west of New Orleans, did not extend the coasting trade through the Gulf, and the vessel was therefore upon a voyage not permitted by the terms of the policy, and the assured could not recover.

New Haven Steam Sawmill Co. v. Security Ins. Co. Fed. Rep., Vol. VII.

43. The neglect of the plaintiffs to notify the defendants of the increased risk from the erection of the warehouse rendered the renewal of the insurance void. The policy gave the plaintiffs permission "to make additions, alterations and repairs." The new building could not properly be called an addition to the factory, although connected with it by a bridge and underground passage.

The Peoria Sugar Refining Co. v. The Peoples Fire Ins. Co. United States Court for the District of Connecticut, Sept. 10, 1884, 52 Conn., 581.

44. The failure of a person insured to comply with a promissory representation as to his future conduct in a matter relating to the insurance, made without fraud, and not incorporated in the policy, is not ground of defense against a recovery on the policy.

The Prudential Assurance Co. v. The Aetna Life Ins. Co. United States Circuit Court for the District of Connecticut, April 14, 1885, 52 Conn., 576.

VI. INSURANCE AGENTS.

1. *When the agent of the applicant.* Where a local agent of a fire insurance company, authorized to receive and forward applications for insurance, and instructed by the company to consider himself, in so doing, the agent of the applicant, rather than of the company, neglects to communicate to the company material facts disclosed to him by an applicant, and the company consequently issues a policy in ignorance of these facts, his neglect is not chargeable to the applicant, unless he is also acting as the agent of the applicant; and his instructions from the company do not make him such if unknown to the applicant.

Beebe v. The Hartford County Mutual Fire Ins. Co., 25 Conn., 62. See Woodbury Savings Bank v. Charter Oak Ins. Co., 31 Conn., 226.

2. *Agent himself insured. Countersigning receipts.* One N. took out a policy of insurance upon his life, in the name and for the benefit of his wife, in an insurance company of which he was and for years had been a local agent. After his death there were found among his papers two printed renewal receipts, in the usual form, signed by the company, and each certifying that the policy was continued in force for one year, but providing that it (the "certificate receipt") should not be valid or binding on the company until the premium should be paid, and the receipt countersigned by it. Neither of the receipts was countersigned by it. *Held*, that the parties could not have intended that they should be, and that the receipt for the last year was prima facie evidence of the payment of the premium.

Norton v. Phoenix Mut. Life Ins. Co., 36 Conn., 506-509.

3. *Fraud.* The plaintiff insured for his own benefit the life of his brother in the defendant company, upon the representation of its agent that their relationship was a sufficient interest. The agent advanced a large part of the premium and agreed to take the policy himself at its cost and interest at any time within three years if requested; in consideration of which he was to receive ten per cent. of the insurance, if paid by the defendants in case the person whose life was insured should die within that period. The latter had no knowl-

edge of the insurance, and was not examined by a physician, as the rules of the company required. The defendant afterwards ascertained these facts and repudiated the policy. *Held*, that the plaintiffs could not maintain an action against them for the premium paid; his private contract with the agent being with respect to them fraudulent in law, although he was innocent of actual fraud.

Lewis v. Phoenix Mut. Life Ins. Co., 39 Conn., 102.

4. *Held*, also, that the plaintiff, on the faith of the agent's representations, having answered yes to a question, in the application for the policy, whether he had an interest in the life to be insured, to the full amount applied for, was estopped from claiming a return of the premium on the ground that the policy was void, and so that there was a want of consideration.

Id., 105.

5. *Neglect to read application. Fraud.* If the local agent, in filling out an application, fraudulently writes down the answer incorrectly in order to induce the issue of a life insurance policy on a bad risk, and the applicant sign the application without reading it, this is such negligence on the part of the latter as to make him chargeable with the misstatements and avoid the policy.

Ryan v. The World Life Ins. Co., 41 Conn., 171-174.

6. *Insurance of forbidden risk.* A local insurance agent, instructed to take no risks on mortgage interests, took such a risk; the mortgagee having no notice of his want of authority. *Held*, that the policy was valid.

Woodbury Savings Bank v. Charter Oak Ins. Co., 31 Conn., 529.

7. *Secretary de facto.* The defendants' charter provided that all policies should be void whether the insured had other insurance in another company, unless it was with the consent of the directors, signified by an indorsement on the policy made and signed by the secretary, in pursuance of an order by the directors. The plaintiff had taken out other insurance, the consent of the defendants being indorsed on his policy over the signature of "L," agent. *Held*, that he might prove, by parol, that L was the defendants' local agent, and was authorized, by their practice, to grant and indorse such licenses; that the defendants would be bound by such practice; and that the jury might find that L was, as to these licenses, a secretary of the company.

Peck v. The New London Mut. Ins. Co., 22 Conn., 586.

8. *Agreement to assume payment of premium.* A *bona fide* agreement between a local agent and the insured, that the agent shall become personally responsible to the insurers for the amount of the

premium, and the insured shall become his personal debtor therefor, constitutes a payment of the premium, as between the insured and the insurers.

Bouton v. The American Mutual Life Ins. Co., 25 Conn., 555.

9. A local agent of the defendant company agreed with C, that if he would insure his life in the company, he, the agent, would provide for the cash part of the premium himself, and it should be considered as paid; that the note for the balance might be given afterwards; that the insurance should be regarded as effected as soon as the defendant accepted the proposals; and that the policy should be made out afterwards, but dated back. The insured signed a collateral paper, not a part of the proposals, providing that the insurance should not be binding until the company or its agent received the premium. *Held*, that this agreement by the agent might be proved by parol, and showed the mode of payment permitted by the defendant in this instance; and that, the jury having found that the agent was authorized to make it, the company were answerable for the amount of the insurance upon C's death before anything further was done by him.

Sheldon v. The Conn. Mut. Life Ins. Co., 25 Conn., 219-222.

10. *Waiver*. As to the implied power of local agents to waive compliance with certain provisions of the policy, see

Id., 221.

11. As to whether a local agent can waive the non-payment of a premium, on the proper day, see

Lewis v. Phoenix Mut. Life Ins. Co., 44 Conn., 89-90.

12. *Evidence of intent to waive. Conversation*. A local insurance agent, being informed by the insured of a breach of the condition in a policy, wrote a brief memorandum of it to the home office, when an indorsement was made on the policy, which, on its face, might or might not amount to a waiver of the condition. *Held*, that in determining whether it was a waiver, evidence was admissible of the conversation between the insured and the agent, in consequence of which the memorandum is written.

Batchelor v. Peoples Fire Ins. Co., 40 Conn., 61.

13. . Goods insured under a policy conditioned to be void if they were stored in any building in which hazardous articles were kept, were afterwards removed from the building where they were when insured, into another containing hazardous articles, with the consent of the agent of the insurers, who knew all the facts, and indorsed on the policy their permission for the removal. *Held*, that this created a new contract, to which the above-mentioned condition of the original policy did not apply, or in which it was waived.

Rathbone v. City Fire Ins. Co., 31 Conn., 208.

14. *Waiving punctual payment. Life policy.* A provision in a life policy that it shall not be binding till countersigned by W., agent, and delivered, and the advance premium paid, gives W. no power to accept the payment of a subsequent annual premium after the day when it became payable, and thus waive a forfeiture.

Bouton v. The American Mut. Life Ins. Co., 25 Conn., 551-555.

15. An agent has no vested interest in premiums thereafter to be collected on policies issued through his agency as could not be affected by his justifiable removal from office. A provision in his contract with the insurance company, that he may dispose of his agency to others, did not secure his right to the future premiums as against all other modes of terminating his agency. The agent is liable for that portion of the deficit which was caused by the failure of his sub-agents to pay over to him moneys that they had received. The sureties were also liable for such moneys in the hands of his sub-agents.

The Phoenix Mut. Life Ins. Co. v. Gideon E. Holloway and others, 51 Conn., 310.

VII. ASSIGNMENT OR BEQUEST OF POLICY.

1. *Bequest. Wife.* A man insured his wife's life "for his benefit," and died before her, leaving her the legatee of all his residuary estate, "both real and personal, in whatever it may consist, or wherever situated." *Held*, that, upon her death, the policy must be paid to his executor for the benefit of her representatives.

Keller v. Gaylor, 40 Conn., 348.

2. The policy provided that if the testator died before his wife, the money, upon her decease, should be payable to their children. They had no children. *Held*, that he had a *vested and devisable interest* in the policy, subject to be divested by the birth of a posthumous child.

Ibid.

3. *Subsequent assignment of the property insured.* The assignee of a policy of fire insurance, assigned with the consent of the insurer, cannot recover in case of a loss, if, before that event, the property was conveyed by the insured to a third party.

Birdsey v. The City Fire Ins. Co., 26 Conn., 169.

4. And this although the assignee received the assignment as security for a debt, and neglected to take other security which he might have had, because he relied on this as valid; and the subse-

quent conveyance by the insured was fraudulent; and the assignee attached the property for his debt after such conveyance, in a suit pending at the time of the loss.

Id., 170-171.

5. A policy of *insurance on the life of a husband* was made *payable to the wife* for her sole use, and, in case of her death before his, to be paid to her children—a statute authorizing a husband to effect such an insurance and protecting it from his creditors. The wife died before the husband. Before her death she made an absolute assignment of the policy for a valuable consideration. *Held*, that her *interest* was *contingent* on her surviving her husband, and that, after her death before his, her interest was gone; and that the children became entitled to the fund on their father's decease.

Conn. Mutual Life Ins. Co. v. Burroughs, 34 Conn., 314-312.

6. Whether the policy was assignable at all before the decease of the husband, *quære*.

Id., 314.

7. When the assignee had paid an annual premium on the policy after the assignment, it was *held*, that he was equitably entitled to a repayment from the fund, of the money so paid.

Id., 315.

8. A husband procured a policy on his life payable to his wife for her sole use, or, in case of her death before his, to their children, the charter of the insurance company providing for such insurance and protecting the interests of the beneficiaries. The policy was issued to the wife and delivered to and kept by her. She obtained a divorce from him seven years after, and afterwards, without his knowledge, surrendered the policy to the company and took a paid-up policy, conforming in all respects to the original one. The husband had paid the annual premiums, except the one next preceding the divorce, which was paid by her. There were no children. She soon after died, and a little later he also. *Held*, that her representatives, and not his, were entitled to the insurance money.

The Phoenix Mut. Life Ins. Co. v. Dunham, 46 Conn., 89.

9. The paid-up policy required an annual payment of interest on certain premium notes. The wife paid this interest till her death, and the next payment, the only later one before the husband's death, was made by him. *Held*, that his representatives were entitled to repayment from the money received, of the interest so paid.

Id., 89.

10. Upon an information for burning a building with intent to defraud an insurance company, it was held that it was not necessary to prove the legal existence of the company; that if it had a *de facto* organization, and was actually doing business, and the accused entertained a fraudulent intent, it was sufficient.

That if proof of the legal existence of the company, which was a foreign one, was necessary, a certificate of the insurance commissioner of this State that the company had complied with the laws of this State and was authorized to carry on business here, accompanied by testimony of the agent of the company here that he had issued numerous policies, was *prima facie* evidence of its legal existence.

The fact that the policy was made payable to a mortgagee of the building was not inconsistent with the allegation that the company insured the building to the accused.

The intent to defraud may be inferred from circumstances.

State *v.* Byrne, 45 Conn., 273.

11. The assignment of a policy by the wife for the security of a loan and as a security to a creditor for a pre-existing debt of her husband is valid in this State.

By the laws of New York, where the husband and wife resided, such an assignment was invalid.

The policy was issued by an insurance company of this State, and the assignment was made in the State of New Jersey, where such assignments are valid.

The laws of New York could not operate in the case.

The Conn. Mut. Life Ins. Co. *v.* Susan Westervelt and others, 52 Conn., 586.

VIII. PROOFS OF LOSS, AND MEASURE OF DAMAGES.

1. Where the general agent of an insurance company, acting in the matter of his agency and in relation to the particular loss and controversy in question, stated to an agent of the plaintiff, who had prepared and forwarded the preliminary proofs, that it was only the quantity and value of the property that the company disputed, it was *held*, that the evidence was both admissible and important, as going to prove a *waiver* by the company of all *objection to the preliminary proofs* on account of defects in them.

Rathbone *v.* City Fire Ins. Co., 31 Conn., 203.

2. Where a loss happened under a policy of insurance, and due notice thereof was given to the insurer, and the latter, after examination, denied all liability on the ground that the loss was not from a

peril insured against and therefore not covered by the policy, *held* that such *denial of liability* and refusal to pay constituted a waiver of stipulation in the policy requiring the insured to furnish formal proofs of loss.

Norwich and New York Transportation Co. v. Western Mass. Ins. Co., 34 Conn., 570 (U. S. Circuit Court).

Batchelor v. Peoples Fire Ins. Co., 40 Conn., 64.

3. By the conditions of his policy, the insured was required to declare on oath "whether any, and what other insurance has been made on the same property." He did make oath that "said property, or any part thereof, was not nor has been insured since the policy was taken out" from the defendants. *Held*, sufficient and equivalent to stating that no other insurance had been made on the property.

Lounsbury v. Protection Ins. Co., 8 Conn., 467.

4. Where a *steamer, insured against loss by fire*, received an injury by *collision* with another vessel, and in consequence thereof filled with water, whereby the fire was forced out of her boiler and burnt off her light upper works and liberated her light freight, thereby reducing her floating capacity so that she sank in deep water, and the jury found that she would not have sunk but for the fire, *held*, that the fire must be considered as the proximate cause of the loss occasioned by burning and sinking, and that the insurers were liable for the damages naturally and necessarily resulting from the fire, but not for the damages that were, or might have been, caused naturally and necessarily by the collision only.

Norwich and New York Transportation Co. v. Western Mass. Ins. Co., 34 Conn., 570, 571, 572 (U. S. Circuit Court).

5. Where the rule of measuring the loss was prescribed by the policy to be the cash value of the boat just before the fire, and the plaintiffs offered evidence to prove such cash value, deducting the amount of damage by the collision, including all its necessary consequences, and such evidence was excluded by the court on the defendants' objection, *held*, that the plaintiffs were properly allowed to prove the *cost of repairs* in restoring the boat to her original condition, as the only mode left of proving the extent of their loss.

Id., 573.

6. *Held*, also, that the *cost of raising the wreck* by the plaintiffs, not exceeding the value of the same when raised, was a proper item of such loss.

Ibid.

7. *Insurers of vessels* are never liable for any *commission on disbursements made by the owner*, personally, for repairs.

Sage v. The Middletown Ins. Co., 1 Conn., 242.

8. Nor are they liable for any *compensation* paid to the master and mariners for their services in making repairs.

Id., 243.

9. Insurers are not liable for *injuries* done to a ship by straining when stranded, unless such injuries can be repaired without rebuilding the ship.

Sage v. The Middletown Ins. Co., 1 Conn., 244.

10. *Magistrate's certificate.* A policy provided that in case of loss the insured should produce a magistrate's certificate, stating that he had inquired into the facts, etc., and believed that the assured had, without fraud, sustained loss to the amount stated in the certificate. *Held*, that this provision was not waived by the insurance company by reason of its agent having received the proofs of loss, and having made no objection to them on account of the omission of the certificate. Nor by the fact that the company objected to payment for the loss on other grounds. Nor by the fact that the company had held the proofs for two years without calling attention to the omission.

Daniels v. Equitable Fire Ins. Co., 50 Conn., 551.

IX. DOUBLE INSURANCE.

1. *Mortgagor and Mortgagee.* A mortgagee insured his interest, by a policy drawn, by mistake, as if issued to the mortgagor. *Held*, that a subsequent insurance, by the mortgagor, of his interest, was not within the condition of the mortgagee's policy providing that the policy should be void if any further insurance were obtained on the property insured without the insurer's consent.

Woodbury Savings Bank v. Charter Oak Ins. Co., 31 Conn., 530.

2. As a waiver of a provision against double insurance.

See *Couch v. City Fire Ins. Co.*, 38 Conn., 184-187. Ante, page *51.

X. ACTIONS.

1. A mortgagee cannot maintain assumpsit on a policy in favor of the mortgagor, and not assigned to the mortgagee; although the mortgagee effected the insurance and paid the premium, and the loss was made payable to him in the policy, and he was understood when it was issued to be the real party insured.

Woodbury Savings Bank v. Charter Oak Ins. Co., 29 Conn., 379.

2. *Joinder of plaintiffs. Several interests.* Where two of several plaintiffs in an action on a policy of insurance on a vessel were owners of the vessel, and all were copartners and joint owners of the cargo, *held*, that the plaintiffs had a sufficient interest to maintain the action.

Bulkley v. Derby Fishing Co., 1 Conn., 576.

3. *Negating exceptions.* In a *declaration* on a policy of fire insurance, there was no averment that the justice before whom the proofs of loss were made, was "not concerned in the loss or related to the insured." *Held*, that such an averment was unnecessary, the presumption being in favor of his being qualified to act.

Lounsbury v. Protection Ins. Co., 8 Conn., 461.

4. In declaring on a policy of insurance, the whole of it was set forth, with the annexed "Conditions of Insurance" of the usual form. One of these was, "Provided always, and it is hereby declared, that this company shall not be liable" for any loss arising from any invasion, insurrection, riot, etc. *Held*, that these were not conditions precedent, and that the exceptions contained in them need not be negated in the declaration.

Id., 466.

5. *Waiver of delay in suing.* A denial by the insurers of all liability for a loss, on the ground that it was not from a peril insured against, is a waiver of a stipulation in the policy giving them sixty days within which to pay any loss; and the insured may therefore sue at once.

Norwich and New York Transportation Co. v. Western Mass. Ins. Co., 34 Conn., 570 (U. S. Circuit Court), 6 Blatch., 241.

6. *Limitation of action.* A provision in a policy of insurance that no action upon it shall be sustained against the insurers, unless commenced within *twelve months next* after the cause of action shall accrue, is lawful, and operates as a bar to any suit brought after the lapse of time limited. Such a stipulation goes to the right as well as to the remedy.

Gray v. the Hartford Fire Ins. Co., 1 Blatch., 278, 288 (U. S. Circuit Court).

7. *Limitation of time.* Where in a policy of insurance it was stipulated that, in any action upon it commenced more than one year from the time of loss, the lapse of time should be conclusive evidence against the validity of the claim, and a loss occurs while *war* exists between the country of the insurers and that of the insured, the period of the war must be omitted in computing the year.

Semmes v. City Fire Ins. Co., 36 Conn., 543 (U. S. Circuit Court), 6 Blatch., c. c. 445—(Reversed s. c., 13 Wall., 158).

8. A condition in a policy, that no suit shall be brought in case of loss, unless within *six months* after the loss, is valid and binding on the insured.

Woodbury Savings Bank *v.* Charter Oak Ins. Co., 31 Conn., 529.

9. *Auxiliary bill in Equity.* But where an action at law was brought on the policy within the time limited, which it was found could not be sustained, by reason of a mistake in the form of the policy, and a bill in equity was brought while that suit was pending, and after the six months had expired, for the correction of the policy, and for an injunction against the defense set up in the action at law, it was *held*, that the suit was not barred by the expiration of the time limited.

Ibid.

10. *Creditors' bill to restrain a third party from a wrong to the company.* The principle that a stockholder of a company cannot maintain a bill in equity against a wrong-doer to prevent an injury to the corporation, unless it shall be averred, and shall affirmatively appear that the corporation has refused to take measures to protect itself, does not extend to a bill which is in good faith filed by a creditor, and a holder of a policy in an insurance company is a creditor within this rule.

Lathrop *v.* Stedman, 42 Conn., 583 (U. S. Circuit Court).

11. If *freighters* upon learning of an *intended deviation*, made without their consent, effect an insurance on the voyage as thus altered, neither this nor their demand upon the insurers for payment of a loss will affect their claims against the carrier.

Crosby *v.* Fitch, 12 Conn., 423.

12. *Foreign attachment. Scire facias.* A policy of insurance provided that no suit for the recovery of any claim upon it should be sustainable in any court, unless commenced within twelve months after the loss occurred. Within twelve months after a loss, the company were factorized as the debtors of the insured, and judgment having been obtained against him, a *scire facias* was brought upon it against the company after the twelve months had elapsed. *Held*, that the *scire facias* was a part of the original factorizing proceeding, and that that was such a suit as was covered by the terms of the proviso.

Harris *v.* The Phoenix Ins. Co., 35 Conn., 311.

13. *Defective declaration.* A certificate of membership in a mutual life insurance company, provided that, on the death of the wife of the plaintiff, an assessment should be made upon the policy-holders in the company for as many dollars as there were policy-holders, and that

the sum collected, not exceeding one thousand dollars, should be paid to him within ninety days from the filing of the proof of death.

Held, that a declaration containing no allegation of a neglect to make the assessment provided for, and assigning no breach except of a promise to pay one thousand dollars, was fatally defective, and that the defect was not cured by the verdict.

Curtis v. The Mutual Benefit Life Co., 48 Conn., 98.

14. A policy on property mortgaged to a bank was made payable to it. A collateral agreement was also made between the insurance company and the bank, that no policy of the company made payable to the bank should be invalidated as to the latter by any act or neglect of the mortgagor or owner; that the bank should pay for any increase of hazard, and that on payment of loss to the bank, the company should be entitled to all the securities held by the bank from the debtor. Both policy and agreement under seal. Premium paid by the insured. *Held*:

1. That the bank, not being a party to the policy, could not sue upon it alone.

2. That the two instruments together constituted a contract between company and bank to pay the loss to the latter; and that the bank could maintain a suit at law in its own name on that promise.

Meriden Savings Bank v. Home Mutual Fire Ins. Co., 50 Conn., 396.

15. "Before or at the term at which the cause could be first tried." *Held*, to mean the term at which, under the laws of the State and rules of practice, the cause is first triable on its merits, and not necessarily the term at which it may be actually reached for trial.

Edward Malley v. The Fireman's Fund Ins. Co., 51 Conn., 486.

16. The twelve months should be reckoned from the day of the fire, and not from the expiration of the sixty days after the proofs were delivered to the company.

Such a limitation of suits to be brought on a policy is valid.

George T. Chambers v. Atlas Ins. Co., 51 Conn., 17.

XI. POINTS PECULIAR TO MARINE POLICIES.

(a) Abandonment.

1. *Acceptance*. It is not necessary, to give effect to an abandonment, that it be accepted by the insurers.

King v. The Middletown Ins. Co., 1 Conn., 203.

2. *An abandonment transfers the property* abandoned to the insurers, and the insured cannot afterwards, by his own act, revest such property in himself, though it may be done by the consent of both parties.

Id., 202; *King v. The Hartford Ins. Co., Id.*, 341.

3. *Subsequent acts of owners as agents of the insurers.* A vessel, on a voyage from New York to Middletown, struck on the rocks at Hurlgate, and was greatly injured. The owner abandoned, and immediately afterwards, upon his receiving intelligence that she was likely to be got off soon, the insurers authorized him to bring her into the Connecticut river, if practicable, and do whatever should be needful, without militating against the abandonment. *Held*, that this agreement did not affect his claim for a total loss.

Id., 340.

4. If there be such a *total technical loss*, at the time of the abandonment, as to justify such abandonment, the insurers are liable as for a total loss, although the loss afterwards turn out to be only partial.

King v. The Middletown Ins. Co., 1 Conn., 200-201.

5. *The existence of the goods insured* or any part of them, in *specie*, is neither conclusive, nor, in many cases, a material circumstance, upon the question whether the loss is total or partial.

Poole v. Protection Ins. Co., 14 Conn., 59.

6. Whether, if the insured cannot recover for a total loss of the whole property covered by the policy, and embraced in the memorandum clause, he may yet be entitled to recover, as for a *total loss*, the value of any *part* which was in fact totally lost, *quære*.

Id., 60.

7. A vessel, laden with hides, was wrecked before arriving at her port of destination, the cargo submerged, and both proved a total loss, notwithstanding the efforts of the crew; except that a small part of the hides were recovered by wreckers, removed by them to a neighboring port, and there sold—their condition being such as to render them unfit for reshipment without considerable additional expense—for the benefit of whom it might concern. The balance of the avails, after deducting salvage and other charges, was \$40; which was remitted to the owners. The master and crew did not arrive at this port until after the sale. There was an insurance on the voyage, the policy containing a proviso that the insurer should not be liable for any partial loss on hides and all other articles that are perishable in their own nature, but that the owners of such goods should recover on a general average. *Held*, that an abandonment having been made, the loss upon the hides was certainly deemed to be constructively total, and probably actually total.

Id., 54.

8. Where a total loss of goods insured, with the *exception of particular average*, is claimed by reason of damage to the vessel, the same rule prevails in ascertaining whether such a loss has arisen, as if the policy were free from that exception.

Id., 57.

9. A vessel, insured for a certain voyage, was stranded on the rocks at Hurlgate, and so much injured that all her cargo was washed out. Four days after she was stranded, the danger not having increased, and the chances being in favor of getting her off, the owner abandoned; after which the master, with the aid of the crew and some extra assistance, got her off, and repaired her so that she was capable of pursuing her voyage (which was to Middletown), at an expense of less than half her value. *Held*, that the owner had no right to abandon, and could recover only for a partial loss on the vessel, that alone being insured.

King v. The Hartford Ins. Co., 1 Conn., 426-427. (Two judges dissenting.)

10. A mere stranding by itself cannot justify an abandonment; the right to abandon a ship existing only in cases of extreme hazard, where her situation is such that there is no reasonable prospect or chance of saving her with all the means and assistance that can be obtained.

Id., 426.

11. *Election of port of discharge. Purchase of ship by owner after abandonment. Agency.* The defendants insured the plaintiff's ship upon a voyage to a certain port in Europe, and back to her port of discharge in the United States. Having performed the outward voyage, the ship took in a cargo of salt, and cleared for New York, arriving there *via* Montauk Point, on June 21st, of which immediate notice was given by mail to the plaintiff at Hartford, who replied, by return mail, ordering the ship to proceed immediately with her cargo to Middletown. The ship and cargo were entered at the New York custom-house, and duties paid on a few dutiable articles on board; but nothing was unladen, except part of the salt, which was put into lighters, in order that the ship might be able to get into the Connecticut river. With the first fair wind, on June 30th, the ship sailed for Middletown, but was stranded on the rocks at Hurlgate, and so much injured that all the salt on board was washed out, and she was in extreme danger of being utterly destroyed. While in this condition, on July 4th, the plaintiff abandoned her, but the defendants refused to aid in getting her off, etc.; denying any liability on the policy. On July 8th, she was got off and taken to New York, where she was fairly sold at auction, and bought in by the plaintiff's brother, who

subsequently transferred his right to pay for and take her to the plaintiff. *Held*, that New York was not made the port of discharge by her clearance, or the intention of the master to discharge there on her arrival there, or anything that was subsequently done there; since the lightening was not breaking bulk, and the plaintiff had a right to have the ship touch at one port for orders, and yet make another port that of her discharge; that, while Middletown was thus made the port of discharge, the going first to New York was no deviation; that the plaintiff's orders and conduct were reasonable; that he had a right to abandon as he did and claim a total loss; and that, were the subsequent purchase of the ship to be considered as really made by the plaintiff, this would not be a waiver of his abandonment, or in any way affect his right under the policy, as the sale must be considered as made by the defendants,—the parties left in charge of the ship after the abandonment being, in legal contemplation, their agents, and not the plaintiff's.

King *v.* The Middletown Ins. Co., 1 Conn., 194-208.

(One judge dissenting, 209-231, and another judge dissenting on all points, except that in regard to the lightening of the vessel not amounting to breaking bulk, 231-239.)

Sage *v.* The Middletown Ins. Co., *id.*, 240.

12. *Held*, also, that the fact that the master dismissed and paid off at New York all the crew but the mate and cook, shipping an equal number of good hands at once, in their places, did not conduce to prove that New York was in fact the port of discharge.

King *v.* The Hartford Ins. Co., *id.*, 399.

13. But, *held*, that if the sale were a mere pretended sale, made with a view to subject the defendants for a total loss; if no purchase money were paid; and the plaintiff, after the abandonment, possessed and used the ship as his own, without any objection or claim from the defendants; the jury would be warranted in presuming a waiver of the abandonment.

Id., 341.

14. *Capture and unjust condemnation.* If a vessel be captured and condemned without just cause by the courts of a neutral power, the owners may claim as for a total loss, if they abandoned to the insurers, but not otherwise.

Townsend *v.* Phillips, 2 Root, 404 (Superior Court).

15. The *sails, rigging, anchors*, etc., saved from a vessel stranded and abandoned, are not a fund in the hands of the insured to defray the expense of getting her off.

King *v.* The Hartford Ins. Co., 1 Conn., 341.

16. In case of an *insurance upon profits*, and a total loss, no abandonment is necessary.

Fosdick v. The Norwich Marine Ins. Co., 3 Day, 118.

(b) *Barratry.*

17. *Resistance* by the master and mariners of a neutral vessel to the search of a belligerent is barratry, and insurers are liable for it as such.

Brown v. Union Ins. Co., 5 Day, 8. (Two judges dissenting, 11-21).

18. By a marine policy, the plaintiffs were insured against "the barratry of the master (unless the assured be the owners of the vessel) and of the mariners." They were the owners of the vessel, but the master and first mate having both died on the voyage, a loss occurred by the *barratry of the second mate*, after he succeeded to the command. *Held*, that he was still mate, although acting as master *pro hac vice*, and that the policy covered the loss; the case not being within the reason of the exception.

Tate v. Protection Ins. Co., 20 Conn., 485, 486.

19. *Fraud in the master*, in procuring the loss of the vessel, is barratry, though he be a part owner, and as such is a peril insured against unless assented to by the other owners or the insured.

Hoxie v. Home Ins. Co., 32 Conn., 38.

(c) *Deviation.*

20. That a deviation was *for but a short distance or a brief period* is immaterial.

Burkley v. The Protection Ins. Co., 2 Paine, 90. (U. S. Circuit Court.)

21. *Voyage to one port or another.* Under a policy on a voyage to St. Bartholomew's or St. Thomas, it is a deviation to touch at both these ports, in the absence of any usage or necessity to justify.

Id., 89.

22. And such a *usage* must be so certain and uniform as to warrant the presumption that it was generally known as the law of vessels trading at those ports.

Id., 91.

23. If *freighters*, upon learning of an intended deviation, made without their consent, effect an insurance on the voyage as thus altered, neither this nor their demand upon the insurers for payment of a loss will affect their claims against the carrier.

Crosby v. Fitch, 12 Conn., 423.

(d) Open and Valued Policies.

24. Where a policy of insurance upon a vessel and freight of goods "laden or to be laden," containing a clause valuing the vessel at \$8,000, but leaving a blank for the value of the cargo, and a subsequent memorandum reading thus:—

"\$8,000 on vessel.

\$2,000 on freight."

Held, that this was an open policy as to the freight, meaning only \$2,000 was insured on such freight as the ship might once commence to earn.

Riley v. The Hartford Ins. Co., 2 Conn., 370.

25. A ship was insured for a voyage outward to Gibraltar, with liberty to go to Cape de Verde for salt, and return; and \$2,000 was by the same policy insured on freight, "laden or to be laden." Having earned freight on her outward voyage, she took on board a partial cargo, and sailed for the Cape to take in a quantity of salt, which would have brought her return freight up to more than \$2,000, but was lost before reaching the Cape. *Held*, that whether the policy was treated as valid or open, the insurers were liable only for the freight which the ship had commenced to earn; that is, upon the partial cargo actually on board, without reference to the salt which it was intended to ship.

Id., 370, 371.

(e) Termination of risk.

26. *Election of port of discharge.* Though, as a general rule, if a vessel insured for a voyage to a port of discharge in a certain country arrives in any port there, and voluntarily and unnecessarily breaks bulk, and discharges any part of her cargo, she thereby makes it her port of discharge; yet, if, while waiting for orders at her port of arrival, she lands goods which are in a perishing condition, this will not make it her port of discharge.

Sage v. The Middletown Ins. Co., 1 Conn., 242. See ante, page 60*.

XII. ACCIDENT POLICIES.

1. A policy insured the holder against death or injury "by violent and accidental means, within the meaning of the contract and conditions annexed." The *conditions* specified sundry modes of violent injury and death which were excluded from the scope of the policy. *Held*, that these specific exclusions did not operate to make the principal terms more largely inclusive, but that the death or injury, though

violent, must still fall strictly within the principal terms, and be caused by means that were accidental as well as violent.

Southard v. Railway Passenger Assurance Co., 34 Conn., 579. (Per Judge SHIPMAN of U. S. District Court, as an arbitrator).

2. Where a person insured by such a policy was injured internally by jumping, in great haste, from a railroad car at a station, and running a considerable distance, which action was not necessary to his safety, but was voluntarily undertaken to effect an important object which required haste, it was *held*, that the injury was not caused by "*accidental means*," within the meaning of the policy.

Id., 579-580.

XIII. LIFE POLICIES.

1. A policy of insurance on the life of a husband, issued upon the application of the wife, was made *payable to the wife* for her sole use, and in case of her death before her husband's, to be paid to her *children*. She died before her husband, leaving children. After her death, the husband surrendered the policy, and took out another in his own name and for his own sole benefit, the new policy being upon the same premium and dated back so as to be of the same date with the other. After paying one year's premium on the new policy the husband died insolvent. *Held*, that in equity the *substituted policy* belonged to the children, and that they, and not the creditors of the husband, were entitled to the insurance money.

Chapin v. Fellows, 36 Conn., 134-135.

2. *Forfeiture. War.* A policy of insurance of the usual form was taken out before the civil war, in South Carolina, by one of its citizens, on his own life, in a Connecticut company, through its local agent, and the premiums were duly paid for several years, and until the outbreak of the war. The company withdrew their agencies in South Carolina in 1859, but promised the insured that it would thereafter notify him annually of the time when the premiums would fall due, and did so for the next two years. No notices were sent and no premiums paid during the war; but, immediately upon its close, he offered to pay all the back premiums and the future ones as they accrued, all of which the company declined to receive. The laws of South Carolina at all times required insurance companies doing business there to keep agents within its limits, who should accept service of process, file annual tax-returns of premiums received, etc. *Held*, that the non-payment of the premiums during the war terminated the risk, it not being a case of debt due by annual installments, payment of which the war might merely have suspended, but of an optional

payment, which, if made, would raise in effect a new contract for a new year.

Worthington v. Charter Oak Life Ins. Co., 41 Conn., 400-418.

3. *Interest of issue. Contingency.* A wife insured her husband's life by a policy payable to her, or, if he survived her, to their children. One of their children died, leaving issue; then the wife died, and then the father. *Held*, that the deceased child left a transmissible interest, which went to his issue, in analogy to the statute of distribution.

Continental Life Ins. Co., v. Palmer, 42 Conn., 65-69.

4. *Indemnity from party causing death.* The plaintiffs having been compelled to pay a loss incurred by the death of one of whom they had insured, caused by the negligence of the defendants, brought an action on the case for reimbursement. *Held*, that there was no civil liability apart from statute law for causing the death of another, and that moreover, as there was no contract relation between the parties, nor any direct obligation to the plaintiffs on the part of the defendants growing out of their relations to the insured, the damage to the plaintiffs was too remote a consequence of the defendants' wrong to be the subject of an action.

The Conn. Mut. Life Ins. Co. v. The N. Y. & N. H. R. R. Co., 25 Conn., 274-276.

5. *Suicide.* A policy of insurance on the life of a person contained the condition that if he should die by suicide, the policy should be null and void, and the insurers should not be liable for the loss. The subject insured died by an act of self-killing, by himself firing a pistol at his head. *Held*, that, if the subject insured, at the time he fired the pistol, was conscious of the act he was committing, intended to take his own life, and was capable of understanding the nature and consequences of the act, the insurers were not liable; that, if the act was thus committed, it was immaterial whether he was capable of understanding its moral aspects or of distinguishing between right and wrong; and that if he was not thus conscious, or had no such capacity, but acted under an insane delusion, overpowering his understanding and will, or was impelled by an uncontrollable impulse, which neither his understanding nor will could resist, the insurers were liable.

Held, also, that the fact of self-killing being conceded, it was for the party claiming to recover on the policy to establish that the subject insured was in the condition, when he committed the act, which left the insurers liable.

Gay v. Union Mut. Life Ins. Co., 9 Blatch., 143 (U. S. Circuit Court).

6. *Liability of a life insurance company for dividends.* Where annual dividends are declared by a life insurance company, in accordance with an established rule, and the acts of the officers show

that they are payable on certain classes of policies, a subsequent attempt on its part to limit the meaning of the vote, and make it at variance with the contemporaneous written rules and the acts of the company, is vain, the attempt being evidenced by the erasure of the dividend endorsement from the premium notes, and the company will be liable for the amount of the dividends so erased.

Heusser v. Continental Life Ins. Co., 20 Fed. Rep., 222 (U. S. Circuit Court).

7. *Policies included under term "Renewed."* The office of a renewal of a life insurance is to prevent discontinuance or forfeiture; and the word "renewed," in the vote of the directors of an insurance company granting dividends upon certain policies answering this description, includes participating, limited-payment policies, which have been prevented from forfeiture prior to the passage of the dividend.

Idem., 224-225.

XIV. DISSOLUTION OF INSURANCE COMPANIES.

1. The State which granted a charter to a life insurance company, reserving the *power to repeal* it, at its pleasure, can exercise such power summarily and at will, subject only to the limitation that its action must not be so wanton and causeless as palpably to violate the principles of natural justice.

Lothrop v. Stedman, 42 Conn., 590 (U. S. Circuit Court).

2. Such a repeal would not impair the *obligation* of any *contract* which the corporation may have entered into by its policies; but its property would remain a trust fund for the payment of its creditors and stockholders.

Id., 291.

3. An insurance company, by legislative authority, transferred all its assets to another company, which, in consideration thereof, reinsured all its existing policies. *Held*, that this left the former company liable on its policies (in the absence of proof that the insured had released), and therefore open to insolvency proceedings, if it had not assets to meet them.

Stedman v. American Mut. Life Ins. Co., 45 Conn., 381.

State of Connecticut.

TWENTY-FIRST ANNUAL REPORT
OF THE
Insurance Commissioner

TO THE
General Assembly of the State, A. D. 1886.



PART SECOND.

LIFE AND ACCIDENT COMPANIES.

HARTFORD, CONN.:
PRESS OF THE FOWLER & MILLER COMPANY, 341 MAIN STREET.
1886.

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REPORT—PART II.

OFFICE OF THE INSURANCE COMMISSIONER,
HARTFORD, May 10, 1886.

To the Honorable General Assembly :

The Second Part of the Commissioner's Report, which relates to Life and Accident Insurance, is now submitted, having been delayed a few weeks in order that the examinations required by law might be completed before its transmission.

Of the nine Connecticut and nineteen other-State companies duly authorized to transact business here at the date of last report none has retired. In addition, there have been admitted the following :

DATE OF LICENSE.	NAME AND LOCATION OF COMPANY.	CAPITAL.	CLASS OF INSURANCE.
1885.			
May 26.....	Vermont, Burlington, Vt.....	\$100,000	Life.
July 29.....	Mutual Reserve Fund Life Association, New York City..	Mutual.	"
Aug. 12.....	U. S. Mutual Accident Association, New York City.....	"	Accident.
Sept. 29.....	Northwestern Masonic Aid Association, Chicago, Ill.....	"	Life.
1886.			
Feb. 9.....	Bay State Beneficiary Association, Westfield, Mass.....	"	"
Apr. 6.....	Mutual Trust Fund Life Association, New York City....	"	"

The Vermont is a stock company, operating upon the fixed-premium plan. The other five offices are mutual, and meet claims as they arise by assessments laid upon surviving members. These associations were admitted under authority of the law of 1885.

The Tables appended to the abstracts of statements give the statistics of life offices working on the old plan separate from the statistics of those working on the new plan. And for purposes of comparison of condition, only the old-line life offices, twenty-seven in number, which did business in the State through 1884 and 1885, are reviewed in the pages immediately succeeding.

ASSETS OF THE OLD-LINE LIFE OFFICES.

December 31.	1884.	1885.	Increase.
8 Connecticut offices.....	\$108,115,724 84	\$109,944,181 35	\$1,828,456 51
19 other United States offices,	357,578,724 56	384,588,835 88	27,010,111 32
27 companies.....	\$465,694,449 40	\$494,533,017 23	\$28,838,567 83

Using round numbers, the assets have swollen twenty-nine millions in the year. What part of this arises from the excess of income over disbursements, and what part from an increased valuation put upon the assets, will appear further on. The aggregate of admitted assets borders closely on five hundred million dollars, constituting a gigantic beneficiary fund, which must continue to grow rapidly for many years yet.

The character of the assets remains with only slight changes from year to year. Over four-tenths of the amount are loans secured by mortgage of real estate, one-third is in stocks and bonds, real estate owned constitutes nearly an eighth part, and cash one twenty-third. The proportion of real estate and of premium notes to total assets is steadily though slowly decreasing. As a general proposition, to which there may be found isolated exceptions, real estate, especially if situate at a distance from the home office, is an undesirable and unprofitable investment for a life insurance company, and ought to be disposed of as rapidly as may be done without unnecessary sacrifice. The term during which such corporation may hold real property, not needed for their offices, might be advantageously limited by law, in like manner as national banks are restricted by the law of their being.

LIABILITIES.

December 31.	1884.	1885.	Increase.
8 Connecticut offices.....	\$97,153,763 25	\$98,152,414 28	\$998,651 03
19 other United States offices,	319,473,099 31	338,459,220 73	18,986,121 42
27 companies.....	\$416,626,862 56	\$436,611,635 01	\$19,984,772 45

Of the whole liability, nearly all is contingent, being the computed reserve which the law requires to be maintained, and which is absolutely indispensable to the full performance of the contracts. This net reserve last December amounted to \$430,672,525 for these twenty-

seven companies, a growth of about twenty and one-half millions during the year. And it will be observed that the absolute liabilities for unsettled claims are under \$6,000,000, which sum is eight per cent. smaller than in the year before.

The assets having increased about twenty-nine millions, and the liabilities about twenty millions, the difference (nine millions) is the year's addition to surplus, which amounts to nearly \$58,000,000, including \$4,215,500 of capital. This by itself is a large sum, but, deducting the capital, is only an eighth part of the liabilities. So that it appears that all these companies combined, for each dollar of present liability, have in realized assets one dollar and one-eighth. This may, at first thought, seem a narrow margin, but when it is considered that the law of mortality, upon which the premiums are based, was long since ascertained, with an exactness which observation and experience for nearly half a century have confirmed as approximately correct and trustworthy, it will be concluded that the margin is ample, provided the business be properly conducted in all its channels, and interest earnings do not fall below the rate at which premiums are computed.

INCOME.

	Premiums.		Interest, Divi'ds, Rent, etc.		Total Income.	
	1884.	1885.	1884.	1885.	1884.	1885.
8 Conn. cos..	\$9,400,309 63	\$9,423,185 50	\$5,690,348 45	\$6,207,167 99	15,090,658 08	15,630,353 49
19 other cos..	58,059,965 18	63,936,532 22	17,933,545 87	19,301,703 71	75,993,511 05	83,238,235 93
27 companies.	67,460,274 81	73,359,717 72	23,623,894 32	25,508,871 70	91,084,169 13	98,868,589 42

Premium income increased \$5,900,000, the gain being made by outside offices. Though some of the domestic companies increased the premium receipts handsomely, there was a falling off among others sufficient to counterbalance. Interest income shows a gain on the preceding year of about \$1,900,000, a marked change in this account, the interest received in 1884 having declined \$362,000 below the sum realized in 1883.

OUTGO.

	Paid Policy-holders.		Other Payments.		Total Outgo.	
	1884.	1885.	1884.	1885.	1884.	1885.
8 Conn. cos..	10,837,055 77	11,364,918 19	\$2,530,317 65	\$2,668,738 04	13,367,373 42	14,033,656 23
19 other cos..	44,389,624 38	47,015,661 52	15,146,137 11	15,450,735 22	59,535,761 49	62,466,396 74
27 companies.	55,226,680 15	58,380,579 71	17,676,454 76	18,119,473 26	72,903,134 91	76,500,052 97

The munificent sum of fifty-eight million dollars was disbursed among policy-holders, and nearly one-fourth of the current premium was paid out for taxes and other expenses, exclusive of stockholders' dividends. The excess of income over outgo was \$22,368,000, and accounts for so much of the (\$28,838,000) gain in assets already referred to. The balance, six and a half millions, represents the enhanced value placed upon the investments, as compared with the year before, and the advance averages four per cent. upon the entire body of stocks and bonds owned. If this gain be regarded not as a permanent improvement, but as a temporary fluctuation, liable to change its direction at any time, and therefore not to be considered as a realized profit, (and this would be the conservative view to take of it,) the nine millions nominally added to surplus for the year would be reduced thereby to two and one-half millions.

Whilst in the annual exhibits of condition it is entirely proper that the assets should be shown with the current market prices affixed, yet, in the determination of the rate of dividend, all prudent managers will place different and smaller values upon the same, below which there is little probability that the market will go. Lack of uniformity in dividends would be the least serious result caused by basing them for this purpose upon a fluctuating stock market. Taking all the offices as one whole, no dividends have been made in the year past from these nominal gains. They have been carried in a body to surplus account, with two and a half millions of legitimate earnings beside.

The average rate per cent. of interest received on the mean amount of assets was 5.15, against 5.05 in the preceding year. But as the mean assets may be greater or less than the lawful reserve required, the table (16) showing rate received on assets might be advantageously modified hereafter, or another table added, showing the rate computed upon the reserve at the beginning of the year, with the year's premiums added. By the mathematical theory of the business, an office must earn a certain rate of interest (usually reckoned at four per cent.) upon the reserve at commencement of the year and the year's net premiums combined, in order to maintain solvency. The net premiums are calculated on this basis. The reserve at the beginning of 1885 (\$410,000,000), and the year's net premiums (say \$55,000,000*), together make the sum of \$465,000,000. The interest on this, at four per cent., is \$18,600,000. The amount of interest actually realized was \$25,500,000, or \$6,900,000 in excess of the sum

*The theoretical net premiums were probably about \$60,000,000, the sum stated above being found by deducting all taxes and expenses, and this deduction is equivalent to a loading of the net premium to the extent of 33½ per cent.

required. The rate per cent. is 5.48, or 1.48 per cent. more than the requisite rate.

These contracts extending over the whole term of life, and the consideration being unalterably fixed at the outset, it becomes of vital importance to their fulfilment that the interest realized shall not fall below the rate at which the premium is calculated. The past and the present are secure in this respect, but the future is uncertain. The rate of interest has been declining for ten years. When loans mature they are paid off, and new loans are made at reduced rates. This city can borrow now at one-half the rate paid ten years ago. The full effect of the fall in interest-rate to the level where it now is will not be felt by the companies until the old loans have matured. The abundance of capital and the easy condition of the money market seem to surpass, or at least keep even with, all the requirements of business, and the rate of interest cannot rise. It may decline to an extent compelling a moderate advance in premiums (or else a reduction in expense of carrying on the business), and the maintenance of a higher reserve. The companies, in the aggregate, at present market values, have assets in excess of absolute liabilities fully equal to a three per cent. reserve, and it seems to be the part of wisdom, in view of the uncertainty of future interest earnings, to maintain the funds at that level, rather than to reduce them by dividends. By so doing, an advance in rates of premium hereafter may be obviated.

PROGRESS OF COMPANIES.

The new business of the last two years may be seen in the following comparative exhibit:

	NUMBER POLICIES.		Gain.	AMOUNT WRITTEN.		Gain.
	1884.	1885.		1884.	1885.	
8 Conn. companies....	13,530	15,429	1,899	\$24,818,527	\$30,082,446	\$5,263,919
19 other companies....	679,026	698,332	19,306	323,300,931	384,290,182	60,989,251
Aggregate	692,556	713,761	21,205	\$348,119,458	\$414,372,628	\$66,253,170

The amount written is \$66,253,170 more than in 1884, and over \$90,000,000 more than in 1883, whilst the amount terminated by death, maturity, expiry, lapse, and other ways, increased only four and a half millions. The whole amount at risk under all the policies in force was as follows:

December 31.	NUMBER AND AMOUNT OF POLICIES IN FORCE.				GAIN.	
	1884.	1885.	1884.	1885.	No.	Amount.
8 Conn. companies....	181,491	182,480	\$318,812,589	\$320,864,886	989	\$2,052,297
19 other companies....	1,300,267	1,543,028	1,517,299,534	1,678,095,157	242,761	160,795,623
27 companies.....	1,481,758	1,725,508	\$1,836,112,123	\$1,998,960,043	243,750	\$162,847,920

The total amount at risk is very nearly two thousand million dollars, the present value of which obligation is less than twenty-two per cent. thereof. The year's increase is \$163,000,000. The growth of the preceding year was \$115,000,000. The business will ere long assume gigantic proportions, if its progress continues as at present. In seventeen years the assets of companies transacting life insurance in this State have grown from one hundred and forty-four millions to four hundred and ninety-four millions of dollars. The next seventeen years should about double the present sum. The surplus is now nearly three times as large as then, and so is the premium reserve.

INSURANCE TERMINATED.

Two hundred and fifty-four millions of dollars of insurance carried by these companies terminated in 1885, and six-tenths thereof ceased by surrender and lapse. The modern facilities for the surrender of policies undoubtedly increase the withdrawals largely, and thereby inflict a serious injury upon the remaining members of a mutual company. A substantial forfeiture in case of withdrawal, which is nothing else than non-performance of contract, is essential to the welfare of the company, (which, if mutual, consists of the policy-holders,) and is in entire accordance with the principles of equity, as it is with the laws of this State. For the highest prosperity of, and the realization of the best results to, the associate members, such substantial forfeiture is absolutely indispensable, and the only question that can fairly be raised is as to its proper limit. There are offices issuing special classes of policies miscalled by them Tontine or semi-Tontine, and by some others, perhaps deceived by the misnomer, miscalled gambling policies. They are, in fact, neither the one nor the other. They in no wise differ from the endowment assurance policies issued by all other companies, except in the extent of forfeiture in case of lapse. But a Tontine policy proper grants no assurance during the Tontine period, but only promises an endowment at the end of the term to the nominee, if then alive. A true Tontine policy resembles a simple endowment, where a single premium is paid in for an endowment at the close of the endowment term, payable only if the nominee be:

then living. If deceased within the term, there is no endowment, and no return of premium even. Now all companies will grant simple endowments, and none of them would think of designating the transaction as gambling. Why then should the policies that cover both an endowment and an assurance for the whole term be called either Tontine or gambling contracts? All companies make the same policy contracts, the only difference being that, in case of lapse, one will allow something for the surrendered policy, (generally only in reversion,) whilst the other allows nothing. The principle involved is the same. The only difference is in the extent of the forfeiture. Neither will pay the surrender value, but one gives something, and the other gives nothing. As the premiums are annual, there may not be in an individual case the risk of so great loss by reason of lapse as attaches in single-premium simple endowments to the chance that the endowee may not survive the term. Moreover, if lapse occurs, the life has been insured till then, and it is only the balance of the premium, not required to pay for this insurance, that is forfeited. The forfeitures by lapse in the class where no return of premium is made will be so much fewer in number than in the other, that it may be doubted whether the hardship inflicted by the total forfeiture of policy-value by lapse would *aggregate* any more, on short endowment assurances, than that sustained by reason of the partial forfeiture, supposing an equal number of members of like ages in each class at the commencement.

The foregoing must not be taken to mean that either plan is superior to the other for all the insuring public. Persons dependent on daily earnings cannot afford to take risks which those not so dependent may with propriety assume. And doubtless many are induced to take out these so-called semi-Tontine policies whose circumstances do not warrant them in running the chance of total forfeiture by reason of inability to meet and make the annual payment. But there are many others, in easy circumstances, not engaged in hazardous business pursuits, who, with a reasonable approach to certainty, will be able to pay all the instalments of premiums. Which company or society would such persons most advantageously choose to become associate members of, the one where all are strongly bound to perform their agreements, or the one where any member is allowed to retire at will, with "crowns for convoy put into his purse?" A bare statement of the proposition carries the obvious reply.

The true conclusion seems to be that no single plan is adapted to all the wants and conditions of men. Like food or physic, what is good for one person may be bad for another. All honest plans

should be within reach, so that the individual seeking to purchase a benefit contingent upon the duration of his life, may have the opportunity of a judicious selection, adapted to his own peculiar wants and circumstances.

INDUSTRIAL INSURANCE.

Four of the twenty-seven companies whose transactions are consolidated in the statistics already given prosecute chiefly the business known as industrial insurance. Policies average but little more than \$100 in amount, and the premium is paid weekly. Five or ten cents a week, according to age, will purchase an assurance of \$100 for persons not past middle life, and thus a small provision for the future is brought within the reach of all who are insurable. The great body of workers dependent on slender daily wages ought to avail themselves of this plan, and not only great private but also public benefit would result therefrom. The business is new in this country, but is extending rapidly. The four companies alluded to had outstanding at the close of the last year 985,000 policies, covering \$109,000,000, being an average amount of about \$110. The amount at risk increased about one-third during the year, say \$27,000,000.

The tables generally employed for valuing weekly-premium policies, being based upon conditions that do not obtain in practice, (that is to say, the conditions and terms of the policies,) are clearly erroneous, and in this office have been discarded, and superseded by tables calculated by the actuary of the department, upon assumptions according with practice, and by methods which render them rigidly true to the last place of decimals employed. An explanation of the new tables will be found in a note appended hereto.

BUSINESS DONE IN CONNECTICUT.

The amount of new insurances upon lives of Connecticut residents made in 1885 by the twenty-seven companies was \$6,553,000, of which the sum of \$1,609,000 was written by the eight domestic companies. The amount written in 1884 was \$6,002,000. The whole risk carried in the State by these offices was \$52,610,000, against \$49,601,000 at the close of the previous year—a gain of six per cent. The whole number of policies outstanding December, 1885, was 52,302, of which number industrials comprised just about one-half. This averages thirty-eight policies to each one hundred voters, nineteen for \$1,910, and nineteen for \$110 each. In addition to this business, there is to be reckoned the amounts covered by the offices mentioned in the next paragraph.

ASSESSMENT COMPANIES.

The year's progress of six associations conducted upon the assessment plan, authorized to transact the business of insuring lives in this State, is exhibited in the following tabulation of policies outstanding :

December 31.	POLICIES, 1884.		POLICIES, 1885.		YEAR'S GAIN.	
	Number	Amount.	Number	Amount.	Number	Amount.
2 Connecticut companies....	17,856	\$45,769,000	21,636	\$55,518,000	3,780	\$9,749,000
4 other U. S. companies....	53,616	185,937,900	73,263	247,890,650	19,647	61,952,750
Aggregate.....	71,472	\$231,706,900	94,899	\$303,408,650	23,427	\$71,701,750

The increase in amount is thirty-one per cent. Add the sum covered by these six companies to that covered by the old-line offices, and the total amount is \$2,300,000,000.

In this State the two domestic companies had \$8,344,500 at risk, an increase of nearly \$1,500,000 during the year. Owing to a defect in the annual statement of one association, the amount at risk in the four foreign associations on lives of residents in this State cannot be stated with exactness, but is estimated at \$1,305,000, making for the six associations an aggregate risk on residents of this State of \$9,650,000. This sum swells the amount insured by all the life companies upon Connecticut residents to \$62,260,000—an average of \$455 to each voter. If the six millions of insurance against accidental death be added, the average share of each voter, if so distributed, would be about \$500.

Three new tables have been added to those heretofore exhibited, which are designed to show, in condensed form, the condition and business of the assessment associations, singly and jointly. They are distinguished by Roman numerals.

All of this class of companies yet admitted pay in full in case of loss; *i. e.*, they pay the maximum amount named in their certificates. And it seems clear that no good object is to be gained by permitting any office to continue in business after it ceases to pay the full sum on which the certificate-holder has been assessed. When it ceases to do this its mission for good is ended. "Pay up or shut up," translated from the vernacular into classical legal verbiage, should become a part of the written law of this, as it is of a neighboring, Commonwealth.

ACCIDENT INSURANCE.

Four of the companies named in Part II and one of those in Part I transact the business of insuring against loss by death or disabling injury, or both, from accidents. The Mutual Benefit, of Hartford, is represented to cover only the risk of injury. Hence the limit of its risk would be the whole sum that it could be called upon for during the unexpired term of all policies, or the amount of the maximum number of weeks' benefit on all the policies in force, less the amount already paid on the same during the current year. The amount at risk subject to weekly benefits only is not computed or stated by any office; but, instead, the amounts payable in case of accidental death are given. This company and the United States Accident Company are practically mutual assessment associations. The others are stock companies.

GENERAL BUSINESS STATISTICS.

Year 1885.	Premiums.	Losses Paid.	Amt. at Risk.	At Risk in Conn.
<i>Connecticut Companies.</i>				
Continental.....	\$1,606 00	\$8 00	\$394,500	Not stated.
Travelers.....	1,974,339 59	885,012 34	193,384,708	\$4,269,680
Mutual Benefit.....	Not	separated	in annual	statement.
Totals.....	\$1,975,945 59	\$885,020 34	\$193,779,208	\$4,269,680
<i>New York Companies.</i>				
Fidelity & Casualty.....	\$200,313 61	\$75,771 38	\$28,208,527	*\$500,000
U. S. M. Accident.....	393,078 25	158,129 67	132,593,500	932,000
Totals.....	\$593,391 86	\$233,901 05	\$160,802,027	\$1,432,000
Grand Totals.....	\$2,569,337 45	\$1,118,921 39	\$354,581,235	\$5,701,680 * Estimated.

It appears that these four offices had in force last December three hundred and fifty million dollars' insurance against death by accidental means, besides the weekly benefits attached to disabling injury. Residents of this State held about six millions of this insurance. The business was inaugurated in this country twenty-two years ago, and it came rapidly into favor with the insuring public. Its contract stipulation for weekly benefits in case of disabling accidental injury may have tended, in some degree, to check the establishment of societies providing sick and burial benefits, such as exist in Great Britain.

COMPANY EXAMINATIONS.

In making the examination of the life insurance companies of the State, as the law requires, their statements, as published in the insurance reports, were found generally correct, the principal difference being one of opinion as to the market value of their assets, and this varied so much with the Charter Oak that the Commissioner deemed it his duty to apply to the Court for the appointment of a Receiver. After a hearing, which lasted several days, in view of certain arrangements that the Company proposed to make in the interest of its policy-holders, it was thought advisable, in which the judge concurred, to withdraw the application. It is proper to say that, so far as the assets of the Company have been disposed of, that the appraisal of them, as made by the Commissioner, has been fully sustained. This, with the fact that the Company has applied to the General Assembly for a modification of the law as to its operations upon them, making it for three years discretionary with the Insurance Commissioner, instead of obligatory, as to bringing a petition for a Receiver, and also their application to be authorized to dispose of their office building, at their valuation, to their policy-holders that might be willing to take it in exchange for their policies, together with their last annual statement, which shows a larger impairment than the one acted upon by the Commissioner, would seem to vindicate the application for a Receiver at that time.

The condition of the Continental Life Insurance Company has been alluded to, and its management commented upon, in several public articles. An examination of its affairs shows that in the substitution at various times of certain securities for others not of well-known market value there was cause for criticism, and such management fortunately is not in accordance with the method and custom of our strongest companies, but at the same time it should be stated that if their cement stocks and bonds are as valuable as represented (and herein there may be a difference as to values, as their actual worth is difficult to ascertain), then the Company's assets, and their excess over its liabilities, show that its condition is solvent.

In retiring from office, I shall transmit its affairs to the gentleman who has been appointed my successor, with the consciousness that I have endeavored to conduct its business under a fair appreciation of the various interests involved in the legitimate duties of the office; and it is a pleasure to bear witness to the courtesy and consideration that have been invariably shown by the officers of our companies in the frequent appeals that have been made to me to arrange business differences which, from time to time, have occurred between the

insurer and the insured. It would more properly seem to be one of the duties of this department to enforce the laws as they exist, and make such suggestions to the General Assembly regarding them as experience and circumstances, from time to time, require, rather than take an active part in the discussions of insurance journals and others on the merits of the different schemes and plans of insurance which are put before the public. For it is safe to infer that those who have made insurance a life-study are the best judges of what is wise and desirable in the management and development of insurance, since self-interest, if no other, would induce those who are at the head of the profession to offer to the public a fair future equivalent for the use of their money in premiums received.

If I had conformed more generally to the fashion, and indulged in a discussion of these questions, which seems to be a growing tendency on the part of insurance officials, possibly some ephemeral notoriety might have been gained; but it could not justly be considered as belonging to the functions that properly attach to the office of Insurance Commissioner.

I have endeavored to make the office effective in the duties that belong to it, and have requested the attention of the General Assembly, during my term of office, to some laws that, in my judgment, required amendment. Much remains yet to be done in this direction, in order to more fully carry out the purposes for which the department was instituted. And in whatever of good may have been accomplished, I should fail in a privilege, as well as a duty, if I did not bear testimony to the fidelity and interest that have been always manifested by the employes of this office in the discharge of their respective duties.

Respectfully submitted,

A handwritten signature in cursive script, reading "Ephraim Williams". The signature is written in dark ink and is positioned above the printed title "Insurance Commissioner".

Insurance Commissioner.

EXPLANATORY NOTE BY ACTUARY.

HON. EPHRAIM WILLIAMS, *Insurance Commissioner*:

SIR:—In reference to the new tables which I have constructed for the valuation of weekly-premium policies, the following explanations are made public, in order that any error in either assumption or procedure may be detected and pointed out, as it surely will be if any has been committed.

Hitherto different tables have been employed for this purpose, but offices and department actuaries have generally settled down to the use of annual-premium tables, employing, of course, only the terminal values of each policy year, and interpolating between these terminal values for intermediate periods. Now it is tacitly assumed, in applying these values to weekly-premium policies, that the Reserve at the end of any specified year must be the same in both cases,—otherwise they would not be applicable. But such is not the fact. The annual premium is paid through life at the *beginning* of each year. The weekly premium is paid through life at the *beginning* of each week, and *no longer*. There is no stipulation for collecting the portion of fifty-two weekly premiums unpaid in the year of death. In other words, there is no deferred premium.* It is easy to see that the office loses a portion of a year's premium in the year of death in the latter case, which it has collected in advance in the other case. Such loss of premium will average approximately, at each death, (except at extreme ages,) $\frac{51}{104}$ of fifty-two weekly premiums. It follows that the Reserve at any anniversary of the policy must be enough greater than the annual-premium-policy Reserve to make up for this loss in the year of death. That is to say, the Reserve will be larger by the then present value of $\frac{51}{104}$ of fifty-two premiums lost to the office in the year when the life fails—or, the present value of .4903846 of a year's weekly premiums at entry-age.

This will be plain enough to those only who are familiar with such matters. Let me try to make it intelligible to others. The value of a policy is ascertained by computing the present value of the office obligation (which is the sum assured) on the one hand, and, on the other hand, the present value of the premiums to be paid by the assured. The difference is the value of the policy. At the inception of the contract, before the first premium is paid, these two values are identical, and the policy has no value. The moment the first premium is paid the policy acquires a value of like amount. This value then decreases till the next premium is paid, when it rises immediately by that sum, and so on. Now at every age an annuity-due, payable yearly, is worth more than an annuity-due, payable weekly. The annuity-due is the value of future annual premiums of 1, or of weekly instalments of $\frac{1}{52}$, through life. At the beginning† or end of any policy year, therefore, the value of future annual premiums will exceed that of future weekly premiums so computed, and the value of the office obligation being the same in both cases, the policy value will be less, the difference between the respective obligations of the assurer and assured being less. In point of fact, (using the Actuaries' Table of Mortality (extended) and interest at four per cent.), the value of future weekly premiums, when computed *correctly*, that is to say, so as to make whole the fraction lost in the year of demise, will be less, at the end of any year, than the value of future annual premiums, at all ages of entry above six.

With these limitations, it may be laid down as a general proposition that the present value of future annual premiums, at the end of a policy-year, exceeds the value of future weekly premiums, by just the present value of the weekly premiums that will be uncollected in the year of demise,—and the value of the weekly-premium policy as derived from annual premium tables will be too little by just so much. And at the end of any policy-year, the value of future annual premiums will exceed that of future weekly premiums (*correctly* computed) by just the present value of so much of the weekly premiums lost in the last year of life as remains to be provided for and accumulated in the weekly-premium-policy Reserve, out of future premiums. That is to say, this difference is that portion of the additional Reserve required which has not already accumulated from past premiums.

It becomes needful, therefore, to frame other tables for valuing these policies, generally called "industrial." This might be done by multiplying the value brought

* N. B.—If there *were* such stipulation in the policy, then the annual-premium terminal valuation would be correct, so far as concerns the point under consideration.

† Before the premium then due is paid.

out from annual-premium tables by unity plus .49 of fifty-two weekly premiums for the entry-age. This would yield the desired increase, or near enough for business purposes. But it would not be exact, and, besides, the value of fifty-two weekly premiums at each age would have to be computed. This could be done roughly, however, by merely adding .51 (fifty-one cents) to the value of the ordinary annuity, and dividing the single premium by the sum. When the factors are so formed the values would have to be found, not by mere inspection, but by inspection and a multiplication. The operation would be needlessly long. I preferred, therefore, to begin *ab initio*, and make tables that would exhibit the values at a glance. The chief thing to do was to construct a correct and complete Table of Values of Annuities-due, payable in weekly instalments. For this purpose, Woolhouse's formula, which gives the value true to five decimal places, was employed, viz:

$$a^{(m)} = a - \frac{m-1}{2m} - \frac{m^2-1}{12m^2}(M+D).$$

Here the symbol on the left side stands for the annuity sought; a is the ordinary annuity-due; m equals the number of payments in a year; and M and D , for the want of the usual symbols, are made to represent respectively the instantaneous force of mortality, at the precise age for which the annuity is calculated, and the force of discount, or that rate of interest which compounded momentarily would produce the effective rate i in a year. D is numerically expressed by the hyperbolic logarithm of $(1+i)$, and, when i equals .04, D equals .03922071. M was computed for ages between 10 and 85 by dividing the sum of the decrements in two consecutive years by twice the number living at the beginning of the second year, which is the middle of the term. At extreme ages M was computed by Woolhouse's method of central differences, after extending the eight differences four places upwards at the beginning and downwards at the end of the Mortality Table. For age 0, however, the value of M was obtained by the ordinary method of differences, only employing the unusual number of fourteen. This number of differences was taken, and no more, because they are all in the same direction, and because at age 14 there is a flexure in the life curve, and the second difference changes sign. Or, rather, the second difference becomes zero, without sign.

The formula mentioned above gives the value of the annuity-due, payable in weekly instalments, correct in five decimal places, unless at the most advanced ages. These values were computed for all ages, by the Actuaries' Mortality Table extended back to birth, for the valuation of industrial policies, as adopted by the convention of Insurance Commissioners.

Having obtained these annuity values, a division of the single premiums by them gave the sum of fifty-two weekly premiums at every age. With the premiums and annuities computed, the values of policies for different years' duration were readily ascertained by the usual logarithmic process.

After completing the policy-values for each of seven years' duration, I found that they were all slightly erroneous, and that the same error arises in the use of annual-premium-policy valuation tables for weekly-premium policies. This is a second objection to the use of those tables. All the valuation tables for annual-premium policies are based upon the assumption that the claim is payable at the end of the policy-year in which the assured dies, or say, on an average, six months after death.* But weekly-premium policies are by their terms payable at decease, or six months earlier than is assumed in the tables. The present value of the obligation resting on the office is, for this reason also, greater than in the case of an annual-premium policy, and the Reserve must be higher on this account. The value of this obligation, which is the single premium, could be found approximately, that is, true to three or four decimal places generally, by multiplying the single premium for an assurance payable six months after death by $(1+i)^{\frac{1}{2}}$. But there is a more exact method. The formula is

$$1 - DA.$$

Here D signifies, as before, the force of discount, and A the value of a continuous annuity accruing and payable momentarily. The values of this annuity are easily

*This assumption is not true at the present day, and these tables need revision. All offices pay within three months of death, and some immediately.

formed from the ordinary annuity values,—if the joint forces of decrement, mortality and discount, have been computed,—by means of the following relation :

$$A=a+\frac{1}{2}-\frac{M+D}{12}$$

Here a symbolizes the ordinary annuity, first payment at the end of a year. Having thus obtained the values of continuous annuities, the single premiums for assurances payable at death are readily computed by means of the preceding formula. And if the number expressing the force of discount be taken to eight decimal places, the first figure being zero, the result will be correct in at least six decimal places. Then a division of this single premium by the weekly annuity-due will give the sum of fifty-two weekly net premiums for an assurance payable at death. The values of the policies are then readily and correctly found by deducting the value of future premiums from the single premium, as before described. The difference in value between a weekly annuity payable in advance and a continuous annuity payable momentarily is very slight—only about a unit in the second decimal place (when interest is reckoned at four per cent.)—and is nearly uniform at all ages.

The values of weekly-premium policies thus ascertained will, unless I greatly err, be exactly true, and, for all ages of entry above six, will exceed, after only a single year's duration, the values derived from annual-premium-policy-tables. The longer the duration of the policy, the greater the difference. The offices have been transacting industrial insurance for eight or ten years, and the proper method of valuing the policies is a matter of increasing importance.

Although this Note has spun out to a length unanticipated, I still desire to append certain tables, in order that others may investigate their correctness, but want of space compels the omission of all but fractions of the same. All the subsidiary tables employed were computed by me, even to the monetary tables, for fear of typographical errors in such as were in print. I should be glad to print the tables of amounts and present values of 1 at four and four and one-half per cent., for each year up to 100 inclusive, but as the four per cent. tables are carried to sixteen decimals, and the others to *thirty* decimals, it is impracticable at this time. Each table has been verified and found true to the nearest unit in the last place of decimals, which in the four and a half per cent. tables is the thirtieth.

Very respectfully,

J. H. SPRAGUE.

Values of Annuities—due, Payable Weekly and Momently, and of Assurances Payable at Death. Act. Ex'd,—4%.

AGE.	WEEKLY ANNUITIES.	CONTINUOUS ANNUITIES.	ASSURANCES.
0	15·704 593	15·694 968	·384 432
5	20·049 137	20·039 520	·214 036
10	19·959 366	19·949 749	·217 557
15	19·503 407	19·493 790	·235 440
20	18·956 124	18·946 507	·256 905
25	18·308 452	18·298 835	·282 307
30	17·545 263	17·535 646	·312 240
35	16·649 950	16·640 333	·347 354
40	15·598 436	15·588 819	·388 595
45	14·362 477	14·352 860	·437 071
50	12·975 371	12·965 754	·491 474
55	11·482 473	11·472 856	·550 026
60	9·918 613	9·908 995	·611 362
65	8·338 288	8·328 670	·673 344
70	6·818 184	6·808 565	·732 963
75	5·412 957	5·403 337	·788 077
80	4·154 987	4·145 366	·837 416
85	3·031 726	3·022 103	·881 471
90	1·961 172	1·951 544	·923 459
95	1·024 448	1·014 806	·960 199
99	·364 536	·354 867	·986 082

LIFE AND ACCIDENT
INSURANCE COMPANIES
OF THIS STATE.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1885.

ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, 1850.

MORGAN G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash.....	\$1,000,000
Amount of net or ledger assets December 31, 1884..	\$28,539,076 82

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses.....	\$2,536,645 34
Premium notes, loans, or liens, taken part payment for premiums.....	126,588 19
Premiums paid by surrendered policies,	182,553 19
Premiums on new business, \$344,945.05, on old, \$2,500,841.67.	
Total.....	\$2,845,786 72
Deduct amount paid to other companies for reinsurance on policies of this company, less \$1,353.99 dividends thereon.....	295 31
Total premium income.....	\$2,845,491 41
Interest on mortgage loans.....	1,017,619 11
Interest on bonds owned, and dividends on stock.	518,694 28
Interest on premium notes, loans, or liens.....	93,139 98
Interest on other debts due the company.....	23,834 91
Discount on claims paid in advance.....	12,828 40
Interest on deposits.....	25,008 75
Profit on bonds and stocks actually sold.....	43,258 03
Total income.....	4,579,874 87
Total.....	\$33,118,951 69

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$1,320,922	18
Premium notes, loans, or liens used in payment of same.....	73,953	57
Cash paid for matured endowments and additions.....	851,273	21
Premium notes, loans, or liens used in payment of same.....	30,333	59
Total.....	\$2,276,482	55
Deduct amount received from other companies for losses or claims on policies of this company reinsured,	4,108	00
Total amount actually paid for losses and matured endowments.....	\$2,272,374	55
Cash paid for surrendered policies.....	57,988	52
Premium notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	59,266	59
Cash surrender values, including reconverted additions, applied in payment of premiums.....	182,553	19
Cash dividends paid to policy-holders..	427,086	50
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	120,202	57
Total paid policy-holders....	\$3,119,471.92	
Dividends to stockholders.....	100,000	00
Commissions to agents.....	300,119	77
Salaries and traveling expenses of managers of agencies, and general, special, and local agents,	36,631	38
Medical examiners' fees.....	17,739	10
Salaries and other compensation of officers and other office employees.....	64,343	16
State and local taxes in State where organized, \$55,984.79; taxes, licenses, fines and fees in other States, \$25,940.71.....	81,925	50
Rent.....	9,188	60
Furniture and fixtures and safes for home and agency offices.....	344	26
Advertising.....	8,279	99
Sundries, viz.: Supplies, \$12,091.94; law, \$3,384.61; postage, \$14,014.68; express, \$2,364.86; telegrams, \$577.32; printing, \$2,429.32; stationery, \$1,924.08; travel, \$6,614.35; exchange, \$1,689.68; incidentals, \$2,730.67.....	47,821	51
Total disbursements.....	\$3,785,865	19
Balance...	\$29,333,086	50

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$369,312 80	
Loans on bond and mortgage (first liens).....	15,226,762 97	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	446,807 31	
Loans made in cash to policy-holders, on this company's policies assigned as collateral.....	231,162 12	
Premium notes.....	1,782,399 75	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	7,971,117 34	
Cash in Company's office.....	10,754 75	
Cash deposited in banks.....	3,273,270 11	
Bills receivable.....	9,945 43	
Agents' ledger balances.....	11,553 92	
Total net or ledger assets		\$29,333,086 50

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans	286,029 22	
Interest due and accrued on bonds and stocks.....	81,513 94	
Interest accrued on collateral loans.....	9,770 00	
Interest accrued on premium notes, loans or liens.....	70,690 52	
Market value of bonds and stocks over cost, as per Schedule E....	574,898 81	
Gross premiums due and unreported on policies in force December 31, 1885.....	\$69,783 82	
Gross deferred premiums on policies in force December 31, 1885.....	136,489 02	
Total	\$206,272 84	
Deduct the loading on above gross amount..	41,254 56	
Net amount of uncollected and deferred premiums.....		165,018 28
Total assets.....		\$30,521,007 27

ITEMS NOT ADMITTED.

Ledger balances.....	\$11,553 92	
Bills receivable.....	9,945 43	
Total		21,499 35
Total assets (less items not admitted).....		\$30,499,507 92

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest..	\$24,844,629 00	
Deduct net value of risks on this Company reinsured in other solvent companies	50,281 00	
Net reinsurance reserve.....		\$24,794,348 00

Claims for death losses due and unpaid.....	\$43,460 00	
Claims for matured endowments unpaid.....	42,639 00	
Claims for death losses and matured endowments in process of adjustment or adjusted and not due...	180,903 00	
Claims for death losses and other policy claims, resisted by the Company.....	23,000 00	
Total policy claims	290,002 00	
Unpaid dividends of surplus, or other profits due policy-holders....	50,534 38	
Premiums paid in advance	5,991 77	
Allowed for possible depreciation in real estate	50,000 00	
Liabilities on policy-holders' account.....	\$25,190,876 15	
Surplus, including capital, on policy-holders' account.....	5,308,631 77	
Total liabilities.....	\$30,499,507 92	

Statement based upon a reserve established by the Act of 1879.

Assets	\$30,499,507 92	
Liabilities—Net value of all policies in force, com- puted according to the American Experience Table of Mortality, and four and one-half per cent. compound interest.....	\$23,408,446 00	
Less net value of reinsurance.....	46,834 00	
	\$23,361,612 00	
All other liabilities.....	396,528 15	23,758,140 15
Surplus, including capital, on policy-holders' account.....	\$6,741,367 77	

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1885	\$1,940,585 42	
Received during the year.....	126,588 19	
Total.....	\$2,067,173 61	

Deductions during the year.

Notes, loans, or liens used in payment of losses and claims	104,287 16	
Notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	59,266 59	
Notes, loans, or liens used in payment of dividends to policy-holders	120,202 57	
Notes, loans, or liens redeemed by maker in cash..	8,958 12	
Total reduction of premium note account.....	292,714 44	
Balance note assets at the end of the year	\$1,774,459 17	

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	36,713	\$52,290,421 94
Endowment policies.....	19,423	22,774,572 50
Term	4,150	9,598,597 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies	1,268	2,292,808 00
Endowment policies.....	2,907	5,045,670 00
Term	1,536	3,679,820 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies.....	6	57,330 00
Endowment policies.....	7	32,332 00
Term	2	4,000 00

Total number and amount.....	66,012	\$95,775,551 44
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Deduct policies ceased to be in force.....	4,575	7,984,308 00
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Total policies in force at the end of the year..	61,437	\$87,791,243 44
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Policies ceased to be in force during the year.

	Number.	Amount.
By death.....	841	1,269,466 00
By maturity (end).....	939	876,720 00
By expiry (term).....	168	418,100 00
By surrender	889	1,464,910 00
By lapse	894	2,241,666 00
By change and decrease.....	39,127 00
By not taken.....	844	1,674,319 00

Total terminated	4,575	\$7,984,308 00
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VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1884	2,872	\$3,626,561 00
Number and amount of policies issued during the year....	133	239,739 00
Totals.....	3,005	\$3,866,300 00
Deduct number and amount ceased to be in force..	215	284,295 00
Total number and amount in force Dec. 31, 1885,	2,790	\$3,582,005 00

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1884.....	29	26,928 00
Number and amount of losses and claims on policies in- curred during the year.....	131	127,690 00
Totals	160	\$154,618 00
Number and amount of losses and claims on policies paid during the year.....	143	145,016 50
Premiums collected in cash, \$120,457.07; notes or credits, \$5,803.34; total		126,260 41

Schedule A—Real Estate owned by the Company.

In Hartford.....	\$89,332 41
Elsewhere in Connecticut.....	2,578 08
In Illinois.....	155,820 12
Indiana.....	112,232 19
Iowa.....	2,300 00
Minnesota.....	7,050 00
Total	\$369,312 80

Schedule C—Loans on Collateral.

	Par Value.	Mar. Value.	Amt. Loaned.
United States Bank stock.....	\$7,500	\$13,875	\$47,700 00
Willimantic Linen Co. stock.....	7,500	13,500	
Ætna Fire Insurance Co. stock.....	8,000	18,400	
Hartford Carpet Co. stock.....	2,500	5,000	
United States Bank stock.....	1,300	2,405	58,363 31
Ætna Fire Insurance Co. stock.....	4,400	10,120	
Willimantic Linen Co. stock.....	10,000	18,000	
Hartford Carpet Co. stock.....	5,000	10,000	
Ætna Fire Insurance Co. stock.....	4,000	9,200	16,400 00
United States Bank stock.....	15,000	27,750	
Ætna Fire Insurance Co. stock.....	2,500	5,750	
Ætna Fire Insurance Co. stock.....	5,400	12,400	
Hartford Carpet Co. stock.....	3,000	6,000	2,680 00
Ætna Fire Insurance Co. stock.....	10,000	23,000	
Keithsburg, Ill., bonds.....	2,000	2,000	
City of Beardstown, Ill., bonds.....	1,500	1,500	
United States Bank stock.....	5,000	9,250	4,000 00
Orient Fire Insurance Co. stock.....	1,000	850	
Central Nat. Bank of Middletown stock,	1,200	1,600	
Travelers Insurance Co. stock.....	9,100	22,750	
Phoenix Fire Insurance Co. stock.....	1,600	2,640	12,500 00
Ætna Fire Insurance Co. stock.....	15,600	35,880	
Wheeler & Wilson Mfg. Co. stock.....	32,500	78,000	
Orient Fire Insurance Co. stock.....	10,000	8,500	
Connecticut Fire Insurance Co. stock...	8,000	9,200	16,000 00

	Par Value.	Mar. Value.	Amt. Loaned.
Little Rock, Miss. River & Tex. R.R.bds.,	\$13,000	\$13,000	\$8,000 00
Pittsburgh & Western R. R. bonds.....	150,000	127,500	120,000 00
Willimantic Linen Co. stock.....	5,825	10,485	10,000 00
Southern N. E. Telephone Co. stock...	20,000	15,000	10,000 00
Ætna Fire Insurance Co. stock.....	1,800	4,140	2,500 00
Ætna Fire Insurance Co. stock.....	1,000	2,300	4,000 00
Phoenix Fire Insurance Co. stock.....	2,400	3,960	
Ætna Fire Insurance Co. stock.....	1,600	3,680	2,500 00
Plimpton Manufacturing Co. stock.....	10,000	20,000	5,000 00
Willimantic Linen Co. stock.....	3,500	6,300	24,064 00
Willimantic Linen Co. stock.....	4,875	8,775	
Stanley Rule and Level Co. stock.....	5,000	12,000	6,000 00
Ætna Fire Insurance Co. stock.....	3,000	6,900	
Ætna Fire Insurance Co. stock.....	2,500	5,750	5,000 00
Mortgages.....	2,500	2,500	2,500 00
Totals	\$400,600	\$589,860	\$446,807 31

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
BANK STOCKS—			
Connecticut River Banking Co.....	\$20,365 00	\$11,750 00	\$11,280 00
Metropolitan, New York.....	10 312 50	7,500 00	2,250 00
Phoenix National, Hartford.....	124,285 50	91,800 00	128,520 00
Mercantile National, Hartford.....	42,885 25	40,000 00	42,000 00
City “ “	60,900 75	56,000 00	36,400 00
Hartford “ “	107,720 25	75,000 00	123,750 00
First “ “	92,060 66	73,900 00	77,595 00
National Exchange, “	93,729 80	77,600 00	108,640 00
American National, “	93,576 87	80,400 00	112,560 00
Farmers & Mech. Nat., Hartford...	102,462 25	56,500 00	59,325 00
Suffield National, Suffield.....	15,100 00	13,300 00	14,630 00
New Britain National, New Britain,	28,450 00	25,000 00	30,000 00
Charter Oak “ Hartford....	97,572 25	83,600 00	117,040 00
Ætna, “ “	79,969 46	70,000 00	80,500 00
Hartford Trust Co., “	25,065 00	24,000 00	27,600 00
United States, “	5,262 50	5,000 00	9,250 00
Rockville National, Rockville.....	20,000 00	20,000 00	24,000 00
Security Co., Hartford.....	10,000 00	10,000 00	12,000 00
UNITED STATES BONDS—			
United States funded loan, 4 p. c.,	567,925 00	540,000 00	608,850 00
“ “ 4½ p. c.,	407,950 00	410,000 00	505,325 00
RAILROAD STOCKS—			
Connecticut River.....	39,372 25	36,800 00	60,720 00
New York, New Haven & Hartford,.	144,145 75	97,800 00	190,710 00
Keokuk & Des Moines bonds,	22,033 20	22,589 20	18,165 00
“ “ stock, pref. }			
“ “ com. }			
Chicago, Burlington & Quincy.....	12,687 50	11,000 00	14,850 00

	Cost Value.	Par Value.	Market Value.
New York Central & Hudson River,	\$25,000 00	\$20,000 00	\$21,000 00
Union Pacific.....	18,625 00	20,000 00	10,700 00
RAILROAD BONDS—			
Indianapolis & Cincinnati.....	47,380 00	50,000 00	52,500 00
Columbus & Indianapolis.....	45,000 00	50,000 00	52,500 00
Cincinnati & Indiana.....	20,675 00	24,000 00	25,200 00
Cleveland, Painesville & Ashtabula..	13,671 25	14,000 00	15,400 00
St. Johnsbury & Lake Champlain..	105 000 00	100,000 00	110,000 00
Union Pacific.....	30,690 00	30,000 00	33,480 00
Cleveland & Pittsburgh.....	747 50	1,000 00	1,000 00
Chicago, Milwaukee & St. Paul....	25,000 00	25,000 00	28,750 00
Vermont Valley.....	150,750 00	150,000 00	165,000 00
Hartford & Connecticut Western...	300,000 00	300,000 00	300,000 00
Terre Haute & Logansport.....	100,000 00	100,000 00	107,000 00
STATE, COUNTY, MUNICIPAL, AND SCHOOL BONDS—			
South Carolina State.....	29,410 00	37,495 00	41,244 50
Virginia “.....	23,357 94	38,000 00	17,100 00
Tennessee “.....	31,301 00	34,000 00	17,000 00
Mississippi “.....	10,000 00	10,000 00	10,000 00
Richmond City.....	20,500 00	25,000 00	26,250 00
Mobile “.....	140,500 00	140,500 00	91,325 00
Hartford non-taxable “.....	68,950 00	69,000 00	82,800 00
“ capitol “.....	87,740 00	88,000 00	105,600 00
“ funded “.....	187,620 00	197,000 00	220,640 00
Louisville “.....	89,750 50	100,000 00	115,000 00
Kansas “.....	90,500 00	100,000 00	115,000 00
New Britain “.....	130,689 00	130,000 00	149,500 00
Chicago water loan “.....	50,000 00	50,000 00	55,000 00
Springfield “.....	82,405 00	86,000 00	86,000 00
Elizabeth funded “.....	128,580 00	144,000 00	57,600 00
Peoria “.....	100,200 00	106,000 00	110,240 00
Council Bluffs “.....	25,000 00	25,000 00	25,000 00
Beardstown “.....	2,980 00	5,000 00	5,000 00
New Boston “.....	9,750 00	13,000 00	13,000 00
Jersey City “.....	122,900 00	130,000 00	137,800 00
Newark “.....	172,015 00	174,000 00	200,100 00
Fort Wayne “.....	40,305 00	51,000 00	53,550 00
Indianapolis “.....	487,570 00	500,000 00	557,000 00
Quincy “.....	37,564 00	50,000 00	50,000 00
Milwaukee water “.....	87,500 00	90,000 00	103,500 00
Cincinnati “.....	100,000 00	100,000 00	125,000 00
Hartford park “.....	1,000 00	1,000 00	1,000 00
Marion “.....	2,642 50	2,500 00	2,500 00
St. Paul “.....	52,350 00	60,000 00	66,000 00
Webster “.....	37,950 00	37,950 00	37,950 00
Girard “.....	5,000 00	5,000 00	5,000 00
Lincoln “.....	29,500 00	29,500 00	30,975 00
Olathe City “.....	12,000 00	12,000 00	12,000 00
Creston “.....	10,000 00	10,000 00	10,000 00

			Cost Value.	Par Value.	Market Value.
Emporia	City	.....	\$20,500 00	\$20,500 00	\$20,500 00
Audubon	"	.....	5,600 00	5,600 00	5,600 00
Viginia City	"	.....	8,000 00	8,000 00	8,000 00
Russell	"	.....	5,000 00	5,000 00	5,000 00
Warren	County	.....	930 00	1,000 00	1,000 00
Blackford	"	.....	14,000 00	14,000 00	14,700 00
Carroll	"	.....	31,000 00	31,000 00	32,550 00
Hamilton	"	.....	600 00	600 00	600 00
Monroe	"	.....	35,000 00	40,000 00	42,000 00
Ford	"	.....	104,000 00	104,000 00	114,400 00
Adams	"	.....	37,937 50	50,000 00	52,500 00
Christian	"	.....	30,250 00	31,000 00	31,000 00
Sangamon	"	.....	24,250 00	25,000 00	27,000 00
Macoupin	"	.....	77,800 00	77,800 00	77,800 00
Mason and Tazewell	"	.....	25,000 00	25,000 00	26,000 00
Sangamon	"	.....	46,000 00	50,000 00	52,500 00
Gallatin	"	.....	10,400 00	13,000 00	13,000 00
Randolph	"	.....	10,000 00	10,000 00	10,000 00
De Witt	"	.....	30,850 00	30,000 00	31,500 00
Hudson (N. J.)	"	.....	49,843 75	50,000 00	54,000 00
Ramsey	"	.....	32,000 00	32,000 00	35,200 00
Marion (Ia.)	"	.....	25,000 00	25,000 00	25,000 00
Tazewell	"	.....	50,000 00	50,000 00	52,500 00
Edward	"	.....	20,000 00	20,000 00	22,000 00
Johnson	"	.....	85,000 00	85,000 00	89,250 00
Warren	"	.....	7,600 00	7,600 00	7,600 00
Moultrie	"	.....	60,000 00	60,000 00	60,000 00
Ellsworth	"	.....	26,000 00	26,000 00	27,300 00
Lyon	"	.....	35,000 00	35,000 00	35,000 00
Monroe	"	.....	7,000 00	7,000 00	7,000 00
Ida	"	.....	43,000 00	43,000 00	43,000 00
Macon	"	.....	15,000 00	15,000 00	15,450 00
Harper	"	.....	11,500 00	11,500 00	12,075 00
Clay	"	.....	30,000 00	30,000 00	30,000 00
Stafford	"	.....	5,000 00	5,000 00	5,000 00
Washington	"	.....	34,000 00	34,000 00	35,700 00
Reno	"	.....	20,500 00	20,500 00	21,525 00
Paris	Town	.....	21,000 00	21,000 00	22,050 00
Hartford	"	.....	14,710 00	15,000 00	15,750 00
Georgetown	"	.....	21,000 00	21,000 00	22,050 00
Mt. Pulaski	"	.....	26,000 00	26,000 00	27,300 00
Grant	"	.....	30,000 00	30,000 00	31,500 00
Penn	"	.....	12,525 00	13,000 00	13,000 00
Moline	"	.....	14,750 00	20,000 00	20,000 00
Rock Island	"	.....	19,125 00	25,000 00	25,000 00
Lennox	"	.....	3,500 00	3,500 00	3,500 00
Danbury	"	.....	2,050 00	3,000 00	3,000 00
Bushnell	"	.....	40,800 00	40,000 00	42,000 00
Ricks	"	.....	2,980 00	4,000 00	4,000 00

			Cost Value.	Par Value.	Market Value.
Mattoon	Town	.....	\$20,250 00	\$27,000 00	\$27,000 00
Kirklin	"	.....	3,000 00	3,000 00	3,000 00
Coaticook	"	.....	21,000 00	21,000 00	21,420 00
Galva	"	.....	14,700 00	15,000 00	15,000 00
Keithsburg	"	.....	23,000 00	23,000 00	23,000 00
Ross	"	.....	32,832 00	32,832 00	32,832 00
East Windsor	"	.....	9,700 00	10,000 00	10,000 00
Stewart	"	.....	3,000 00	3,000 00	3,000 00
Sprague	"	.....	40,133 33	40,000 00	42,000 00
Province of Quebec	"	.....	25,187 50	25,000 00	26,250 00
Bloomfield	"	.....	40,824 00	40,000 00	40,000 00
Champaign	"	.....	55,000 00	55,000 00	57,750 00
Worth	"	.....	2,000 00	2,000 00	2,000 00
Sangamon	"	.....	15,000 00	15,000 00	15,000 00
Shenandoah	"	.....	14,000 00	14,000 00	14,000 00
Pleasant	"	.....	35,350 00	35,000 00	35,000 00
Boone	"	.....	13,000 00	13,000 00	13,000 00
Creek	"	.....	26,000 00	26,000 00	26,000 00
Angus	"	.....	5,000 00	5,000 00	5,000 00
Humeston	"	.....	3,500 00	3,500 00	3,500 00
Great Bend	"	.....	6,000 00	6,000 00	6,000 00
Harlan	"	.....	6,600 00	6,600 00	6,600 00
Edgewood Village	"	.....	6,000 00	6,000 00	6,000 00
Tuscola	"	.....	10,000 00	10,000 00	10,000 00
Butler	"	.....	23,000 00	23,000 00	23,000 00
Emmetsburg	"	.....	4,000 00	4,000 00	4,000 00
Allerton	"	.....	5,500 00	5,500 00	5,500 00
Lamard	"	.....	10,000 00	10,000 00	10,000 00
Hubbard	"	.....	3,000 00	3,000 00	3,000 00
Fond du Lac	"	.....	73,000 00	73,000 00	76,650 00
Sabula	"	.....	10,000 00	10,000 00	10,000 00
Lennox	"	.....	8,400 00	10,000 00	10,000 00
Lewiston	"	.....	45,000 00	45,000 00	47,250 00
Creek	"	.....	24,000 00	24,000 00	24,720 00
Neodesha	"	.....	14,500 00	14,500 00	14,500 00
Sullivan	"	.....	600 00	600 00	600 00
Marcus School Dist. School		.....	3,000 00	3,000 00	3,000 00
Creston	"	.....	47,000 00	47,000 00	49,350 00
Spring Creek	"	.....	5,000 00	5,000 00	5,000 00
Paris Union	"	.....	17,000 00	17,000 00	17,000 00
Cedar Rapids	"	.....	57,000 00	57,000 00	57,000 00
Milton	"	.....	4,000 00	4,000 00	4,000 00
Ida Grove	"	.....	17,000 00	17,000 00	17,000 00
Glad Brook	"	.....	2,500 00	2,500 00	2,500 00
Centreville	"	.....	18,000 00	18,000 00	18,000 00
Hampton	"	.....	12,500 00	12,500 00	12,500 00
Union	"	.....	1,000 00	1,000 00	1,000 00
Defiance	"	.....	3,743 00	3,800 00	3,800 00
Batavia	"	.....	10,000 00	10,000 00	10,000 00

		Cost Value.	Par Value.	Market Value.
Alta	School	\$5,200 00	\$5,200 00	\$5,200 00
Tipton	"	19,000 00	19,000 00	19,000 00
Portland	"	9,000 00	9,000 00	9,000 00
Odebolt	"	4,750 00	4,750 00	4,750 00
Spencer	"	4,000 00	4,000 00	4,000 00
Enfield	"	2,200 00	2,200 00	2,200 00
South English	"	3,000 00	3,000 00	3,000 00
Camargo	"	5,000 00	5,000 00	5,000 00
Van Horne	"	2,500 00	2,500 00	2,500 00
Garwin	"	1,200 00	1,200 00	1,200 00
Fort Dodge	"	5,000 00	5,000 00	5,000 00
Oxford Junction	"	5,000 00	5,000 00	5,000 00
Snow Hill	"	5,400 00	5,400 00	5,400 00
Goldfield	"	2,000 00	2,000 00	2,000 00
Chariton	"	8,000 00	8,000 00	8,000 00
Sibley	"	2,000 00	2,000 00	2,000 00
Clearfield	"	2,200 00	2,200 00	2,200 00
School Dist., No. 37,	"	9,000 00	9,000 00	9,000 00
Dunlap	"	9,000 00	9,000 00	9,000 00
Imogene	"	2,500 00	2,500 00	2,500 00
Ellsworth	"	1,850 00	1,850 00	1,850 00
School Dist., No. 10,	"	2,000 00	2,000 00	2,000 00
Marshalltown	"	15,000 00	15,000 00	15,000 00
Lineville	"	4,000 00	4,000 00	4,000 00
Vermillion	"	20,000 00	20,000 00	20,000 00
Panora	"	8,500 00	8,500 00	8,500 00
Saline County	"	1,859 65	1,859 65	1,859 65
MISCELLANEOUS—				
Ætna Fire Insurance Co. stock...		19,236 68	8,400 00	19,320 00
Atlantic Dock bonds.....		25,000 00	25,000 00	26,250 00
Newman & Fullerton.....		7,000 00	7,000 00	7,000 00
Hartford City Salt Co. bonds.....		15,000 00	15,000 00	15,000 00

Recapitulation.

	Cost Value.	Market Value.
Bank stocks	\$1,029,718 04	\$1,017,340 00
United States Government bonds.....	975,875 00	1,114,175 00
Railroad and other stocks and bonds.....	1,145,014 13	1,252,545 00
State, City, County and Town bonds.....	4,820,510 17	5,161,956 15
Totals	\$7,971,117 34	\$8,546,016 15

CHARTER OAK LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, October, 1850.

GEORGE M. BARTHOLOMEW, *President.*CHAS. E. WILLARD, *Secretary.*

I. CAPITAL.

No Capital Stock.

Amount of net or ledger assets December 31, 1884..... \$4,048,976 32

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses	\$85,305 32	
Premium notes, loans, or liens taken in part payment for premiums.....	19,837 33	
Total		\$105,142 65
Interest on mortgage loans, bonds and dividends on stocks.....	15,653 36	
Interest on premium notes, loans or liens.....	48,954 17	
Rents.....	78,870 10	
Furniture, etc.....	323 35	
Total income.....		\$248,943 63
Total		\$4,297,919 95

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$223,033 09	
Premium notes, loans or liens used in payment of same.....	51,712 49	
Cash paid for matured endowments and additions.....	67,361 09	
Premium notes, loans, or liens used in payment of same.....	26,855 33	
Total amount actually paid for losses and matured endowments.....		\$368,962 00
Cash paid for surrendered policies.....	9,771 29	
Premium notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	49,027 04	
Total paid policy-holders....	\$427,760 33	
Commissions to agents.....	4,969 81	

Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	4,085 75
Medical examiners' fees.....	673 00
Salaries and other compensation of officers and other office employes.....	27,578 50
State and local taxes in State where organized, \$10,246.79; taxes, licenses, fines and fees in other States, \$11,264.34.....	21,511 13
Advertising.....	120 25
Expense on real estate.....	45,722 26
Interest paid.....	37,717 00
Law expenses.....	23,463 78
Reserve release expense.....	3,698 75
Profit and loss.....	88,082 35
General expense.....	1,143 59
Exchange and postage.....	626 98
Printing and stationery.....	459 27
Ledger balances.....	185 72
Total disbursements.....	687,798 47
Balance.....	\$3,610,121 48

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate, less encumbrances, as per Schedule A..	\$1,858,474 20
Loans on bonds and mortgages (first liens).....	286,319 81
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	5,720 00
Premium notes, loans, or liens on policies.....	1,106,586 04
Cost value of bonds and stocks owned absolutely as per Schedule E.....	230,064 44
Cash in company's office.....	84,804 14
Cash deposited in bank.....	23,693 30
Bills receivable.....	10,514 91
Cash notes received for premiums.....	1,605 82
Ledger balances.....	2,338 82
Total net or ledger assets.....	\$3,610,121 48

OTHER ASSETS.

Interest due on bonds not included in market value.....	5,760 00
Interest due and accrued on bond and mortgage loans.....	68,176 89
Interest due and accrued on premium notes, loans, or liens.....	105,815 39
Rents due and accrued on company's property or leases.....	12,152 53
Gross premiums due and unreported on policies in force December 31, 1885.....	\$7,314 09
Gross deferred premiums on policies in force December 31, 1885.....	12,836 64
Total.....	\$20,150 73
Deduct the loading on above gross amount..	4,030 15
Net amount of uncollected and deferred premiums.....	16,120 58
Total assets.....	\$3,818,146 87

ITEMS NOT ADMITTED.

Ledger balances.....	\$2,338 82	
Bills receivable.....	10,514 91	\$12,853 73
Total assets (less items not admitted)		\$3,805,293 14

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest		\$4,336,015 00
Claims for death losses, and matured endowments in process of adjustment, or adjusted and not due,	\$59,838 22	
Claims for death losses, and other policy claims resisted by the Company.....	5,876 00	
Total policy claims.....		65,714 22
Premiums paid in advance.....		3,300 90
Amount due for taxes		41,763 00
Interest due and accrued on mortgage loans.....		11,334 62
Liabilities on policy-holders' account.....		\$4,458,127 74
Deficit on policy-holders' account		652,834 60
Liabilities (less deficit).....		\$3,805,293 14

Statement based upon a reserve established by the Act of 1879.

Assets		\$3,805,293 14
Liabilities—Net value of all policies in force, computed according to the American Experience Table of Mortality, and four and one-half per cent. compound interest.....	\$4,040,228 00	
All other liabilities.....	122,106 74	4,162,334 74
Deficit on policy-holders' account		\$357,041 60

VI. PREMIUM NOTE ACCOUNT.

Premium notes and loans on hand Dec. 31, 1884..	\$1,156,680 01	
Received during the year.....	19,837 33	
Total		\$1,176,517 34

Deductions during the year.

Notes and loans used in payment of losses and claims	\$76,579 20	
Notes and loans used in purchase of surrendered policies, and void by lapse.....	48,550 93	
Notes and loans redeemed by maker in cash.....	951 64	
Total reduction of premium note account.....		126,081 77
Balance note assets at the end of the year.....		\$1,050,435 57
Amount of liens on policies.....		56,150 47
Premium note and lien assets at end of year		\$1,106,586 04

VII. EXHIBIT OF POLICIES.

Policies and additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	7,715	\$9,000,663 00
Endowment policies.....	1,161	644,412 00
All other policies.....	1,028	1,059 827 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies.....	166	123,680 00
Endowment policies.....	7	3,895 00
All other policies.....	7	11,700 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies.....	10	11,181 00
Endowment policies.....	2	1,152 00
Total number and amount.....	10,096	\$10,856,510 00
Deduct policies ceased to be in force.....	818	1,185,579 00
Total policies in force at the end of the year....	9,278	\$9,670,931 00

Policies ceased to be in force during the year.

	Number.	Amount.
By death.....	190	300,098 00
By maturity (end).....	146	91,360 00
By surrender.....	32	56,475 00
By lapse.....	449	737,120 00
By not taken.....	1	526 00
Total terminated.....	818	\$1,185,579 00

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1884.....	837	\$949,279 00
Number and amount of policies issued during the year....	19	14,475 00
Totals.....	856	\$963,754 00
Deduct number and amount ceased to be in force..	101	99,846 00
Total number and amount in force Dec. 31, 1885,	755	\$863,908 00

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1884.....		None.
Number and amount of losses and claims on policies in- curred during the year.....	40	34,038 00
Number and amount of losses and claims on policies paid during the year.....	35	27,674 00
Premiums collected.....		9,565 17

Schedule A—Real Estate owned by the Company.

In Missouri.....	\$161,431 42
Illinois.....	91,293 77
Connecticut.....	792,111 98
Ohio.....	40,000 00
Wisconsin.....	20,517 77
Iowa.....	115,072 67
Indiana.....	21,793 45
Virginia.....	274,528 14
West Virginia.....	35,175 00
New York City.....	815,000 00
Total.....	\$2,366,924 20
Less encumbrances.....	508,450 00
Total.....	\$1,858,474 20

Schedule C—Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Sundry bonds and mortgages.....	\$39,104 89	\$5,720 00	\$19,120 12

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States called.....	\$29,073 75	\$28,000 00	\$28,000 00
United States 4 p. c. reg.....	3,394 50	2,950 00	3,643 25
United States 4 p. c. coup.....	61 19	50 00	61 19
MUNICIPAL BONDS—			
City of Quincy.....	10,000 00	10,000 00	8,000 00
RAILROAD BONDS—			
Connecticut Western.....	5,730 00	10,500 00	3,360 00
MISCELLANEOUS—			
Quinnemont Coal & Iron Co. bds.,	98,000 00	98,000 00	98,000 00
Quinnemont Coal & Iron Co. stock,	50,000 00	50,000 00	50,000 00
Central Iron Co. bonds.....	34,000 00	34,000 00	34,000 00
Pratt, Reed & Co. stock.....	5,000 00	10,000 00	5,000 00
Totals.....	\$235,259 44	\$243,500 00	\$230,064 44

CONNECTICUT GENERAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, October, 1865.

THOMAS W. RUSSELL, *President.*FREDERICK V. HUDSON, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash.....	\$150,000 00
Amount of net or ledger assets December 31, 1884.....	\$1,421,915 03

II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses	\$151,331 50	
Premium notes, loans, or liens taken in part payment for premiums.....	8,208 04	
Premiums paid by dividends.....	4,303 66	
Premiums paid by surrendered policies,	7,982 07	
Premiums on new business, \$30,590.88; on old, \$141,234.39.		
Total	\$171,825 27	
Deduct amount paid to other companies for reinsurance on policies in this company	2,565 95	
Total premium income.....	\$169,259 32	
Interest on mortgage loans.....	57,883 72	
Interest on bonds owned, and dividends on stock..	12,815 47	
Interest on premium notes, loans, or liens.....	4,789 97	
Interest on other debts due the company.....		
Discount on claims paid in advance.....	6,274 57	
Rent for use of company's property.....		
Total income		\$251,023 05
Total		\$1,672,938 08

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....	\$65,086 41	
Cash paid for matured endowments..	39,853 98	
Total.....	\$104,940 39	
Deduct amount received from other companies for losses or claims on policies of this company reinsured,	4,661 00	
Total amount actually paid for losses and matured endowments.....		\$100,279 39

20 CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

Cash paid for surrendered policies.....	\$9,982 52
Premium notes, loans, or liens voided by lapse....	1,055 97
Cash surrender values applied in payment of pre- miums	7,982 07
Cash dividends paid to policy-holders, \$2,616.33; applied in payment of premiums, \$2,685.10.....	5,301 43
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	1,618 56
Total paid policy-holders....	\$126,219 94
Dividends to stockholders.....	12,000 00
Commissions to agents.....	8,739 63
Salaries and traveling expenses of managers of agencies, and agents.....	17,422 15
Medical examiners' fees.....	1,448 22
Salaries and other compensation of officers and other office employes.....	14,300 83
Taxes, licenses, fines, and fees.....	4,582 74
Law expenses.....	2,258 00
Printing, advertising, and all other expenses.....	6,337 35
Profit and loss.....	1,362 50
Total disbursements.....	\$194,671 36
Balance.....	\$1,478,266 72

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$238,583 11
Loans on bond and mortgage (first liens).....	879,833 24
Loans secured by pledge of bonds, stock, or other marketable collaterals, as per Schedule C.....	1,950 00
Premium notes, loans, or liens on policies in force..	87,387 92
Cash loans to policy-holders on this Company's poli- cies assigned as collateral	3,255 00
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	222,601 16
Cash in Company's office	10,977 62
Cash deposited in banks	32,827 21
Agents' ledger balances	851 46
Total net or ledger assets	\$1,478,266 72
Deduct depreciation from cost of real estate.....	25,467 23
Total net or ledger assets, less depreciation	\$1,452,799 49

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans	19,746 71
Interest accrued on collateral loans.....	127 10
Interest due on stocks and bonds.....	3,225 00
Interest accrued on premium notes, loans, or liens.....	7,470 97
Market value of bonds and stocks over cost, as per Schedule E....	16,053 84

Gross premiums due and unreported on policies in force December 31, 1885.....	\$12,520 57	
Gross deferred premiums on policies in force December 31, 1885.....	20,634 31	
Total.....	\$33,154 88	
Deduct the loading on above gross amount.....	6,630 97	
Net amount of uncollected and deferred premiums.....		26,523 91
Total assets.....		\$1,525,947 02

ITEM NOT ADMITTED.

Agents' balances.....	851 46
Total assets (less item not admitted).....	\$1,525,095 56

V. LIABILITIES.

Net present value of all the outstanding policies in force, December 31, 1885, computed according to the Actuaries' or combined experience Table of Mortality, with four per cent. compound interest,	\$1,147,177 00
Deduct net value of risks of this company reinsured in other solvent companies.....	13,291 00
Net reinsurance reserve.....	\$1,133,886 00
Claims for matured endowments due but uncalled for.....	\$8,773 95
Claims for death losses in process of adjustment, or adjusted and not due.....	22,942 00
Total policy claims.....	31,715 95
Premiums paid in advance.....	477 31
Dividends due policy-holders.....	303 04
Liabilities on policy-holders' account.....	\$1,166,382 30
Surplus, including capital, on policy-holders' account.....	358,713 26
Total liabilities.....	\$1,525,095 56

Statement based upon a reserve established by the Act of 1879.

Assets.....	\$1,525,095 56
Liabilities—Net value of all policies in force, computed according to the American Experience Table of Mortality, and four and one-half per cent. compound interest.....	\$1,062,469 00
Less net value of reinsurance.....	12,435 00
	\$1,050,034 00
All other liabilities.....	32,496 30
	1,082,530 30
Surplus, including capital, on policy-holder's account.....	\$442,565 26

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December

31, 1884.....	\$91,229 85	
Received during the year.....	8,208 04	
Total		\$99,437 89

Deductions during the year.

Notes, loans, or liens void by lapse of policies....	\$1,055 97	
Notes, loans or liens used in payment of dividends to policy-holders.....	1,618 56	
Notes, loans, or liens redeemed by maker in cash..	9,375 44	
Total reduction of premium note account.....		12,049 97
Balance note assets at end of year.....		\$87,387 92

VII. EXHIBIT OF POLICIES.

Policies in force at end of previous year.

	Number.	Amount.
Whole life policies.....	3,475	\$5,269,865 32
Endowment policies.....	843	946,962 92
All other policies.....	51	122,336 00

New policies issued during the year.

	Number.	Amount.
Whole life policies.....	294	460,768 00
Endowment policies.....	369	478,668 00
All other policies	12	41,530 00

Old policies revived during the year.

	Number.	Amount.
Whole life policies.....	11	28,411 68
Endowment policies.....	1	1,000 00
All other policies.....	1	1,000 00

Old policies changed and increased during the year.

	Number.	Amount.
Whole life policies.....	2	3,000 00
Endowment policies	3	5,000 00
Total number and amount.....	5,062	\$7,358,541 92
Deduct policies ceased to be in force.....	608	902,076 68
Total policies in force at end of the year	4,454	\$6,456,465 24

Policies ceased to be in force during the year.

	Number.	Amount.
By death.....	43	\$85,083 68
By maturity (end).....	39	32,590 00
By maturity (savings end).....	34	77,500 00
By surrender.....	35	59,258 00
By lapse.....	287	402,333 00
By change and decrease.....	5	25,312 00
By not taken.....	165	220,000 00
Total terminated.....	608	\$902,076 68

BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1884.....	904	\$1,386,656 00
Number and amount of policies issued during the year....	174	230,963 00
Totals	1,078	\$1,617,619 00
Deduct number and amount ceased to be in force..	135	203,175 00
Total number and amount in force Dec. 31, 1885,	943	\$1,414,444 00

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1884.....	2	\$392 00
Number and amount of losses and claims on policies in- curred during the year.....	25	15,683 25
Totals	27	\$16,075 25

	Number.	Amount.
Number and amount of losses and claims on policies paid during the year.....	21	\$13,859 53
Premiums collected.....		37,993 75

Schedule A—*Real Estate owned by the Company.*

In Washington, D. C.....	\$165,742 71
Illinois	19,190 09
Ohio	37,351 82
Michigan	6,815 60
Indiana	2,170 10
Massachusetts.....	2,525 00
Iowa	4,341 36
Minnesota.....	446 43
Total cost	\$238,583 11
Deduct depreciation	25,467 23
Valuation	\$213,115 88

Schedule C—*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Hartford Carpet Co. stock.....	1,200	2,400	1,200 00
Orient Fire Ins. Co. stock.....	100	85	50 00
Mortgage on 160 acres of land in Lyon Co., Minn., assigned to the Co.....	3,000	3,000	700 00
Totals	\$4,300	\$5,485	\$1,950 00

Schedule E—*Stocks and Bonds owned by the Company.*

	Cost Value.	Par Value.	Market Value.
MUNICIPAL BONDS—			
Washington Ind., City.....	\$9,775 00	\$10,000 00	\$10,500 00
Evansville, “ “	14,425 00	15,000 00	15,000 00
Indianapolis “ “	24,500 00	25,000 00	26,250 00
Quincy, Ill., “	11,515 00	15,000 00	15,000 00
Clay Township, Ind.....	5,050 00	5,000 00	5,050 00
Angus, Iowa, Town	2,000 00	2,000 00	2,000 00
Woodburn, Iowa, School Dist...	2,500 00	2,500 00	2,500 00
Exira “ “	2,600 00	2,600 00	2,600 00
Lyon Co., “ “	5,000 00	5,000 00	5,000 00
RAILROAD BONDS—			
Indianapolis & Cincinnati.....	9,610 00	10,500 00	11,025 00
Lake Shore & Mich. Southern...	5,089 38	5,500 00	6,765 00
St. Johnsbury & Lake Champlain,	10,500 00	10,000 00	10,500 00
Terre Haute & Logansport.....	10,000 00	10,000 00	10,000 00
RAILROAD STOCK—			
N. Y., N. H. & H.....	16,793 03	12,500 00	25,000 00
BANK STOCKS—			
Fourth National, New York.....	4,193 00	4,000 00	4,880 00
American National, Hartford....	13,538 00	10,800 00	14,688 00
Phoenix “ “	15,853 00	10,400 00	13,520 00
Charter Oak “ “	6,700 00	5,200 00	7,020 00
Hartford “ “	10,625 00	7,000 00	11,200 00
First “ “	13,978 25	10,000 00	10,000 00
Ætna “ “	2,268 50	1,900 00	2,185 00
Farm. & Mech. Nat. “	3,270 00	1,700 00	1,734 00
City National “	2,790 00	3,000 00	1,830 00
Conn. Tr. & Safe Dep. Co., Hfd.,	8,428 00	8,600 00	11,008 00
Security Co., Hartford.....	4,750 00	5,000 00	6,400 00
Thames Nat. of Norwich, Conn.,	6,850 00	5,000 00	7,000 00
Totals.....	\$222,601 16	\$203,200 00	\$238,655 00

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Commenced Business, December 15, 1846.

JACOB L. GREENE, *President.*WILLIAM G. ABBOTT, *Secretary.*

I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1884..... \$52,217,750 49

II. INCOME DURING THE YEAR.

Cash received for premiums without
deduction for commissions or other
expenses\$2,931,014 42

Premiums paid by dividends, \$1,101,-
560.23; by surrendered policies,
\$509,690.09 1,611,250 32

Premiums on new business, \$645,-
459.13; on old, \$3,896,805.61.

Total.....	\$4,542,264 74
Interest on mortgage loans	1,650,605 48
Interest on bonds owned, and dividends on stock..	583,323 87
Interest on premium notes, loans, or liens	149,956 14
Interest on deposits	21,319 92
Discount on claims paid in advance.....	23,506 13
Rents for use of Company's property.....	520,525 89
Balance of profit and loss account.....	159,711 00

Total income	\$7,651,213 17
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Total.....	\$59,868,963 66
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III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....\$3,108,039 34

Premium notes, loans, or liens used in
payment of same..... 57,564 36

Cash paid for matured endowments.. 782,250 01

Premium notes, loans, or liens used in
payment of same 11,962 99

Total amount actually paid for losses and matured endowments.....	\$3,959,816 70
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Cash paid for surrendered policies.....	96,430 44
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse, \$75,- 127.39 (less notes on policies revived, \$18,637) ..	56,490 39
Cash surrender values applied in payment of pre- miums	509,690 09
Cash dividends paid to policy-holders, \$48,949.10; same applied in paym't of prems., \$1,101,560.23,	1,150,509 33
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	51,647 23
Total paid policy-holders.....\$5,824,584.18	
Commissions to agents.....	269,671 90
Traveling expenses of managers of agencies, general, special, and local agents	12,010 66
Medical examiners' fees	17,223 70
Salaries and other compensation of officers and other office employés.....	103,416 40
State and local taxes in State where organized, \$136,640.65; taxes, licenses, fines, and fees in other States, 205,670.39.....	342,311 04
Rent	3,998 33
Advertising.....	82,769 18
Paid for the following items: Law expenses, \$13,902.06; printing and supplies, \$22,027.10; postage, \$9,011.68; expressage, \$3,072.94; tele- graphing, \$526.33; expense of real estate owned by Company, \$214,897.20; miscellaneous ex- penses, \$7,088.86.....	270,526 17
Total disbursements.....	\$6,926,511 56
Balance.....	\$52,942,452 10

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$10,966,500 88
Loans on bond and mortgage (first liens).....	27,088,121 62
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	149,933 00
Premium notes, loans, or liens on policies in force..	2,430,563 01
Cost value of bonds and stocks owned absolutely, as per Schedule D.....	9,452,911 25
Cash in Company's office.....	72,910 11
Cash deposited in banks	2,771,937 44
Agents' ledger balances.....	9,574 79
Total net or ledger assets.....	\$52,942,452 10

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans	\$662,000 65
Interest due and accrued on bonds and stocks	82,539 31
Interest due and accrued on collateral loans	3,369 29
Interest due and accrued on premium notes, loans, or liens	226,389 02
Rents accrued on Company's property, or lease	19,455 64
Market value of bonds and stocks over cost, as per Schedule D....	380,890 84
Gross deferred premiums on policies in force December 31, 1885	\$88,737 47
Deduct the loading on above gross amount	22,184 37
Net amount of uncollected and deferred premiums	66,553 10
Total assets	\$54,383,649 95

ITEM NOT ADMITTED.

Agents' ledger balances	9,574 79
Total assets (less item not admitted)	\$54,374,075 16

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest	\$48,960,749 00
Claims for death losses and matured endowments due and unpaid	\$15,181 25
Claims for death losses and endowments not due...	184,148 00
Claims for death losses and other policy claims resisted	12,000 00
Total policy claims	211,329 25
Unpaid dividends of surplus, or other profits due policy-holders...	126,800 99
Premiums paid in advance, and surrender values applicable in payment of premiums	109,767 80
Reserve on lapsed policies	306,278 00
Total liabilities on policy-holders' account	\$49,714,925 04
Surplus on policy-holders' account	4,659,150 12
Total liabilities	\$54,374,075 16

Statement based upon a Reserve established by the Act of 1879.

Assets	\$54,374,075 16
Liabilities—Net value of all policies in force, computed according to the American Experience Table of Mortality, and four and one-half per cent. compound interest	\$45,872,336 00
All other liabilities	754,176 04
Surplus on policy-holders' account	\$7,747,563 12

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December

31, 1884	\$2,624,723 57	
On policies revived.....	18,637 00	
Total.....		\$2,643,360 57

Deductions during the year.

Notes, loans, or liens used in payment of losses and claims	\$69,527 35	
Notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	75,127 39	
Notes, loans, or liens used in payment of dividends to policy-holders.....	51,647 23	
Notes, loans or liens redeemed by makers in cash..	16,495 59	
Total reduction of premium note account.....		212,797 56
Balance note assets at the end of the year.....		\$2,430,563 01

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	57,055	\$140,739,228
Endowment policies	5,875	11,481,957
All other policies.....	4	9,500

New Policies issued during the year.

	Number.	Amount.
Whole life policies	3,111	7,364,122
Endowment policies	266	471,825
All other policies.....	6	10,000

Old Policies revived during the year.

	Number.	Amount.
Whole life policies.....	340	1,088,643
Endowment policies	28	67,800

Old Policies transferred.

	Name.	Amount.
Whole life policy.....	1	5,000
Total number and amount.....	66,686	\$161,238,075
Deduct policies ceased to be in force.....	3,691	9,936,487
Total policies in force at end of the year.....	62,995	\$151,301,588

Policies ceased to be in force during the year.

	Number.	Amount.
By death	1,119	\$3,079,747
By maturity	433	788,735
By expiry	10	19,500
By surrender	974	2,938,954
By lapse	861	2,259,901
By change and old policies decreased .....	....	190,550
By transfer	1	5,600
By not taken	293	655,000
Total terminated	3,691	\$9,936,487

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut		
December 31, 1884	5,493	\$11,267,778 00
Number and amount of policies issued during the year	409	660,309 00
Totals	5,902	\$11,928,087 00
Deduct number and amount ceased to be in force ..	250	431,844 00
Total number and amt. in force Dec. 31, 1885,	5,652	\$11,496,243 00

Amount of losses and claims on policies incurred during the year...	127,481 00
Amount of losses and claims on policies paid during the year	128,547 00
Amount of premiums collected during the year	302,453 45
Received in cash, \$215,096.16; surplus credited, \$87,357.29.	

Schedule A—Real Estate owned by the Company.

In Chicago	\$3,372,564 25
St. Louis	3,209,843 25
Indianapolis	1,983,367 59
Indiana farm	6,604 47
Detroit	284,282 14
Toledo	888,225 21
Hartford	1,190,828 69
Sundry places	30,785 28
Total	\$10,966,500 88

Schedule C—Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Hartford City bond	\$1,000	\$1,210	\$1,000 00
Ætna Fire Insurance stock	10,000	24,000	10,000 00
New York, New Haven & Hartford R.R. stk.,	1,400	2,828	1,500 00
Merchants Nat. Bank of Toledo, O., stock,	10,000	10,500	3,000 00
Phoenix Insurance Co. stock	12,600	21,672 }	20,000 00
Ætna Insurance Co. stock	2,700	6,480 }	

	Par Value.	Mar. Value.	Amt. Loaned.
Terre Haute & Logansport R. R. bonds...	10,000	10,000	25,000 00
Chicago & Western Indiana R. R. bonds..	20,000	22,600	
Indianapolis National Bank stock.....	80,000	80,000	40,000 00
“ “ “	1,000	1,000	750 00
“ “ “	34,000	34,000	25,433 00
“ “ “	10,000	10,000	7,500 00
“ “ “	5,000	5,000	3,750 00
“ “ “	5,000	5,000	3,750 00
“ “ “	1,000	1,000	750 00
“ “ “	10,000	10,000	7,500 00
Totals	\$213,700	\$245,290	\$149,933 00

Schedule D—Stocks and Bonds owned by the Company.

	Par Value.	Cost Value.	Market Value.
UNITED STATES BONDS—			
United States currency.....	\$100,000 00	\$99,125 00	\$132,875 00
STATE BONDS—			
Tennessee.....	19,200 00	19,200 00	12,288 00
MUNICIPAL BONDS—			
Evansville, Ind., water.....	300,000 00	255,000 00	255,000 00
“ “	13,000 00	11,050 00	11,050 00
Jackson, Mich., water.....	110,000 00	99,000 00	99,000 00
Fort Wayne, Ind.....	100,000 00	75,000 00	75,000 00
Louisville, Ky., sewer.....	200,000 00	182,500 00	240,000 00
“ “	134,500 00	125,339 06	125,085 00
Mobile, Ala.....	87,500 00	87,500 00	49,875 00
Kansas, Mo.....	50,000 00	47,500 00	47,500 00
Milwaukee, Wis.....	122,000 00	122,000 00	136,640 00
“ “ water.....	440,000 00	418,000 00	501,600 00
Quincy, Ill.....	250,000 00	187,500 00	187,500 00
Galveston, Texas.....	100,000 00	100,000 00	85,000 00
Austin, “	40,000 00	39,000 00	39,000 00
Denver, Col.....	300,000 00	301,500 00	301,500 00
RAILROAD BONDS—			
Atchison, Topeka & Santa Fe.....	150,000 00	180,922 31	187,500 00
Baltimore & Ohio, Park. br.....	250,000 00	269,375 00	296,250 00
Chicago, Burlington & Quincy....	50,000 00	62,829 17	67,000 00
“ “ “	110,000 00	124,233 05	130,625 00
Chicago, Milwaukee & St. Paul....	200,000 00	246,150 35	254,000 00
“ “ “	73,000 00	90,330 76	94,170 00
“ “ “	139,000 00	172,405 88	179,310 00
Chicago & Northwestern.....	74,000 00	96,669 68	101,996 67
“ “	90,000 00	111,389 79	115,575 00
“ “	50,000 00	62,096 15	62,916 67
Chicago, St. Louis & New Orleans,	750,000 00	776,562 50	832,708 33
Chicago & Western Indiana.....	685,000 00	729,906 25	732,950 00
“ “ “	176,000 00	184,800 00	189,200 00
Cleve., Col., Cin. & Indianapolis...	50,000 00	62,950 83	60,208 33

	Par Value.	Cost Value.	Market Value.
Cincinnati, Hamilton & Dayton....	\$47,000 00	\$57,525 87	\$56,047 50
“ “ “	38,000 00	41,680 85	41,990 00
Cleveland & Pittsburgh.....	2,000 00	2,237 67	2,220 00
Cin., Indianapolis, St. Louis & Chic.,	42,000 00	47,901 25	46,235 00
Dayton & Western.....	30,000 00	32,765 00	32,400 00
Dayton & Michigan.....	105,000 00	105,000 00	110,250 00
Delaware, Lackawanna & Western,	1,000 00	1,267 81	1,346 67
Detroit, Lansing & Northern.....	100,000 00	121,752 50	120,000 00
Harlem River & Portchester.....	500,000 00	500,000 00	500,000 00
“ “ “	151,000 00	151,000 00	151,000 00
Illinois Central.....	200,000 00	209,000 00	215,833 33
Lake Shore & Michigan Southern..	150,000 00	185,294 67	179,125 00
“ “ “	20,000 00	24,629 58	24,216 67
Lehigh Valley.....	47,000 00	56,485 17	60,865 00
Michigan Central.....	48,000 00	59,542 63	59,920 00
“ “ “	239,000 00	244,078 75	256,128 33
“ “ “	200,000 00	200,000 00	215,166 67
New York, Lake Erie & Western..	155,000 00	198,574 42	196,333 33
Northern Pacific.....	500,000 00	507,500 00	555,250 00
Pittsburg, Cincinnati & St. Louis...	50,000 00	60,629 94	60,041 67
Philadelphia & Reading.....	100,000 00	124,740 38	120,416 67
Vermont Valley.....	300,000 00	301,500 00	329,250 00
Wabash, St. Louis & Pacific.....	45,000 00	49,561 59	45,937 50
“ “ “	46,000 00	49,971 77	46,498 33
“ “ “	50,000 00	54,205 87	46,541 67
RAILROAD STOCKS—			
New York, New Haven & Hartford,	21,000 00	21,000 00	42,420 00
Connecticut River.....	5,000 00	5,000 00	8,250 00
BANK STOCKS—			
First National, Hartford.....	13,000 00	13,000 00	13,000 00
City “ “	10,000 00	10,725 00	6,300 00
Ætna “ “	2,500 00	2,500 00	2,750 00
Phoenix “ “	17,600 00	26,081 00	24,112 00
Charter Oak Nat., “	1,000 00	1,055 00	1,370 00
State, “ “	1,000 00	1,275 00	990 00
Conn. Tr. & Safe Dep. Co., Hartford,	30,000 00	30,000 00	39,000 00
First National, Litchfield, Conn....	17,500 00	22,125 00	22,125 00
Fourth National, New York City..	16,000 00	16,000 00	19,680 00
MISCELLANEOUS—			
Province of Quebec currency bonds,	15,000 00	15,468 75	15,468 75
St. Louis Chamber of Commerce bds.,	481,000 00	481,000 00	481,000 00
Atlantic Dock Co. bonds.....	.81,000 00	81,000 00	81,000 00
Totals.....	\$9,090,800 00	\$9,452,911 25	\$9,833,802 09

CONTINENTAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, July, 1864.

JAMES S. PARSONS, *President*.ROBERT E. BEECHER, *Secretary*.

I. CAPITAL.

Capital stock paid up in cash.....	\$300,000 00	
Amount of net or ledger assets December 31, 1884.....		\$2,009,731 94

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses	\$173,970 53	
Premium notes, loans, or liens taken in part payment for premiums	9,441 47	
Premiums paid by surrendered policies	9,555 00	
Total	\$192,967 00	
Deduct amount paid to other companies for reinsurance on policies in this company.....	927 04	
Total premium income.....	\$192,039 96	
Interest on mortgage loans.....	25,507 51	
Interest on bonds owned, and dividends on stock..	14,110 69	
Interest on premium notes, loans, or liens.....	18,388 66	
Interest on other debts due the Company.....	40,144 89	
Rents for use of company's property.....	1,772 89	
Total income.....	\$291,964 60	
Total.....	\$2,301,696 54	

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$68,458 69	
Premium notes, loans, or liens used in payment of same.....	8,166 98	
Cash paid for matured endowments and additions	70,913 75	
Premium notes, loans, or liens used in payment of same.....	25,652 46	
Total amount actually paid for losses and matured endowments.....	\$173,191 88	

Cash paid to annuitants.....	80 00
Cash paid for surrendered policies.....	23,910 70
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	5,655 61
Cash surrender values, including reconverted addi- tions, applied in payment of premiums.....	9,555 00
Cash dividends paid to policy-holders.....	12,937 26
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	759 74
Total paid policy-holders.....\$226,090 19	
Commissions to agents.....	11,086 48
Salaries, and traveling expenses of managers of agencies, general, special, and local agents.....	35,611 36
Medical examiners' fees.....	5,195 00
Salaries and other compensation of officers and other office employes.....	20,299 84
Taxes, licenses, fines, and fees.....	6,283 78
Rent.....	3,321 71
Furniture and fixtures, and safes for home and agency offices, and expenses at agencies.....	1,040 81
Advertising.....	1,466 10
Postage, \$1,914.20; stationery and printing, \$1,810.63; charges, \$813.05; law expenses, \$3,070.51; profit and loss, \$9,728.74.....	12,799 25
Total disbursements.....	327,732 40
Balance.....	\$1,973,964 14

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered as per Schedule A.....	\$245,288 27
Loans on bond and mortgage (first liens)....	282,076 15
Loans secured by pledge of bonds, stocks, or other marketable collaterals as per Schedule C.....	145,276 82
Premium notes, loans, or liens on policies in force..	450,935 76
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	629,371 86
Cash in Company's office.....	12,780 52
Cash deposited in banks and in the hands of financial agents.....	8,998 28
Bills receivable.....	189,198 13
Agents' ledger balances.....	1,163 00
Office furniture, fixtures, and safes.....	8,875 35
Total net or ledger assets.....	\$1,973,964 14
Deduct depreciation from cost of real estate to bring the same to market value.....	150 38
	<u>\$1,973,813 76</u>

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	80,493 57
Interest accrued on stocks not included in market value.....	11,944 50
Interest accrued on collateral loans.....	30,924 01
Interest due and accrued on premium notes, loans, or liens.....	151,444 85
Market value of bonds and stocks over cost, as per Schedule E....	85,678 75
Gross premiums due and unreported on policies in force December 31, 1885.....	\$19,728 23
Gross deferred premiums on policies in force Decem- ber 31, 1885.....	24,266 63
Total ..	\$43,994 86
Deduct the loading on above gross amount..	8,798 96
Net amount of uncollected and deferred premiums.....	35,195 90
Total assets.....	\$2,369,495 34

ITEMS NOT ADMITTED.

Furniture, fixtures, and safes.....	\$8,875 35
Agents' balances.....	1,163 00
Bills receivable.....	189,198 13
Total.....	199,236 48
Total assets (less items not admitted).....	\$2,170,258 86

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or combined experience table of Mortality, with four per cent. compound interest, \$2,069,586 00	
Deduct net value of risks of this company, reinsured in other solvent companies.....	831 00
Net reinsurance reserve.....	\$2,068,755 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due...	\$69,012 42
Claims for death losses and other policy claims re- sisted by the company.....	18,000 00
Total policy claims.....	87,012 42
Liability of accident department.....	771 25
Liabilities on policy-holders' account.....	\$2,156,538 67
Gross surplus, including capital, on policy-holders' account,	13,720 19
Total liabilities.....	\$2,170,258 86

Statement upon a Reserve established by the Act of 1879.

Assets	\$2,170,258 86	
Liabilities—Net value of all policies in force, computed according to the American Experience Table of Mortality, and four and one-half per cent. compound interest.....	\$1,920,468 00	
Less net value of reinsurance.....	750 00	
	<u>\$1,919,718 00</u>	
All other liabilities.....	87,783 67	2,007,501 87
Surplus, including capital, on policy-holders' account.....		<u>\$162,757 19</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand, December 31, 1884.....	\$483,516 02	
Received during the year.....	9,441 47	
Total.....		<u>\$492,957 49</u>

Deductions during the year.

Notes, loans, or liens used in payment of losses and claims.....	\$33,819 44	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	5,655 61	
Notes, loans, or liens used in payment of dividends to policy holders.....	759 74	
Notes, loans, or liens redeemed by maker in cash..	1,786 94	
Total reduction of premium note account.....		<u>42,021 73</u>
Balance note assets at the end of the year.....		<u>\$450,935 76</u>

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	6,743	\$7,262,313 00
Endowment policies.....	1,223	791,369 00
All other policies.....	513	660,845 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies.....	941	1,160,243 00
Endowment policies.....	25	20,516 00
All other policies.....	25	37,325 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies.....	4	1,717 00
Endowment policies.....	3	733 00
Total number and amount.....	<u>9,477</u>	<u>\$9,935,061 00</u>
Deduct policies ceased to be in force.....	1,308	1,789,646 00
Total policies in force at end of the year....	<u>8,169</u>	<u>\$8,145,415 00</u>

Policies ceased to be in force during the year.

	Number.	Amount.
By death.....	80	\$86,986 00
By maturity (end).....	146	99,354 00
By expiry (term).....	4	15,350 00
By surrender.....	149	196,475 00
By lapse.....	715	1,015,290 00
By change and decrease.....	....	148,077 00
By not taken.....	214	228,113 00
Total terminated.....	1,308	\$1,789,646 00

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1884.....	2,302	\$1,340,912 00
Number and amount of policies issued during the year....	105	37,259 00
Totals.....	2,407	\$1,378,171 00
Deduct number and amount ceased to be in force..	88	58,828 00
Total number and amount in force Dec. 31, 1885,	2,319	\$1,319,343 00

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1884.....	10	9,105 66
Number and amount of losses and claims on policies in- curred during the year.....	58	44,464 60
Totals.....	68	\$53,570 26

	Number.	Amount.
Number and amount of losses and claims on policies paid during the year.....	47	40,401 00
Premiums collected in cash, notes or credits.....	....	41,231 56

Schedule A—Real Estate owned by the Company.

In Illinois.....	\$193,791 78
Indiana.....	1,500 00
Minnesota.....	881 25
Ohio.....	2,413 37
Pennsylvania.....	2,600 24
Connecticut.....	43,951 49
Total valuation.....	\$245,138 13

Schedule C—*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Hartford Steam Boiler Inspection Co. stock,	\$4,000	\$8,000	\$6,000 00
Wells, Fargo & Co. Express “	10,000	11,000	10,000 00
New London Northern R. R. Co. “	20,000	25,000	20,000 00
Rock Island & Pacific R. R. Co. “	10,000	10,600	12,000 00
Mortgage Note, W. Keeney & Co., and—	5,000	5,000	6,600 00
Gold and Stock Telegraph Co. stock.....	1,800	1,818	
Gold and Stock Telegraph Co. “	5,400	5,454	4,000 00
Mortgage Note, assigned.....	4,666	4,666	3,500 00
Mortgage Note, assigned.....	7,800	7,800	6,000 00
Adams' Nickel Plating & Mfg. Co. stock..	16,875	27,000	32,465 36
City National Bank, New York, “ ..	4,000	9,400	
Bank of Commerce “ ..	3,000	4,500	
Adams Bank “ ..	1,000	1,000	5,000 00
Stafford National Bank “ ..	500	625	
Orient Fire Insurance Co. “ ..	600	600	
Bloomington Banking Association “ ..	2,500	2,500	10,000 00
Fourth National Bank “ ..	300	381	
American National Bank “ ..	750	1,080	
Ætna National Bank “ ..	1,000	1,310	6,200 00
Rockville National Bank “ ..	4,500	5,400	
Mortgage Notes.....	6,090	6,090	
Merchants' Loan & Trust Co. stock.....	8,000	8,000	6,000 00
“ “ “ “	5,000	5,500	
Hartford Life & Annuity Ins. Co. “	2,500	2,750	4,589 47
Richmond Stove Co. “	4,300	3,870	
Thompson National Bank “	1,000	1,250	4,700 00
Hartford Carpet Co. “	1,000	1,950	
Rockville National Bank “	1,800	2,160	3,121 99
Adams Nickel Plating Co. “	3,750	6,000	
“ “ “ “	4,625	7,400	5,100 00
Totals	\$141,756	\$178,104	\$145,276 82

Schedule E—*Stocks and Bonds owned by the Company.*

	Cost Value.	Par Value.	Market Value.
Reg. bonds Connecticut, 3½ p. c....	\$43,372 74	\$40,000 00	\$43,372 74
Utica Cement Mfg. Co. stock.....	417,575 00	417,575 00	438,453 75
Standard Cement Co. “	67,700 00	132,500 00	132,500 00
Kellogg & Bulkeley Co. “	5,081 25	6,775 00	5,081 25
Mortgage bds., secured by trust deed,	13,000 00	13,000 00	13,000 00
Farm bonds, “ “	82,642 87	82,642 87	82,642 87
Totals	\$629,371 86	\$692,492 87	\$715,050 61

ACCIDENT DEPARTMENT.

Commenced issue of Accident Policies January, 1885.

I. CAPITAL.

Net assets in the department December 31, 1884.....	None.
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II. INCOME DURING THE YEAR.

Cash received for premiums, without deduction for commissions or other expenses.....	\$1,210 00	
Premium credits.....	396 00	
Total income.....		\$1,606 00

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....	\$8 00	
Cash paid for commissions.....	195 10	
Total disbursements.....		\$203 10

IV. LIABILITIES.

Reinsurance reserve December 31, 1885, computed at fifty per cent. of premiums received on policies in force.....	\$771 25
Claims for losses in process of adjustment.....	None.
Claims for losses resisted by the Company.....	None.

V. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies issued during the year.....	138	\$471,500 00
Policies ceased to be in force	20	77,000 00
	118	\$394,500 00

Policies ceased to be in force during the year.

	Number.	Amount.
By cancellation.....	11	\$36,000 00
By expiry.....	9	41,000 00
	20	\$77,000 00

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, April, 1867

F. R. FOSTER, *President*.STEPHEN BALL, *Secretary*.

I. CAPITAL.

Capital stock paid up in cash.....	\$250,000 00	
Amount of net or ledger assets December 31, 1884.....		\$867,032 10

II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses.....	\$22,597 67	
Deduct amount paid to other com- panies for reinsurance of policies in this Company.....	258 18	
Total premium income.....	\$22,339 49	
Interest on mortgage loans.....	23,534 12	
Interest on bonds owned, and dividends on stock.	9,255 00	
Interest on other debts due the Company.....	3,139 60	
Rents for use of company's property.....	3,079 74	
Suspense and P. and L. accounts.....	167 95	
Total income.....		\$61,515 90
Total		\$928,548 00

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$39,182 00	
Matured endowments and additions..	6,350 00	
Total amount actually paid for losses and matured endowments.....		\$45,532 00

40 HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

Surrendered policies.....	10,547 03	
Dividends to policy-holders.....	17,612 24	
Total paid policy-holders.....	\$73,691 27	
Commissions to agents.....	1,140 56	
Salaries and other compensation of officers and other office employés.....	5,749 30	
Taxes, licenses, fines, and fees.....	1,483 78	
Rent	1,062 50	
Postage, \$197.05; loss on real estate, \$3,407.24; miscellaneous expenses, \$2,409.19.....	6,013 48	
Total disbursements.....		89,140 89
Balance.....		\$839,407 11

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$219,370 16	
Loans on bond and mortgage (first liens)	277,945 16	
Loans secured by collateral, as per Schedule C....	2,000 00	
Loans made in cash to policy-holders on the Com- pany's policies assigned as collateral.....	84,710 00	
Cost value of bonds and stocks owned absolutely as per Schedule E.....	204,275 50	
Cash in company's office.....	4,067 80	
Cash deposited in banks.....	47,038 49	
Total net or ledger assets	\$839,407 11	
Deduct depreciation from cost of assets to bring same to market value.....	9,327 25	
Total net or ledger assets, less depreciation.....		\$830,079 86

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	5,618 18	
Interest due and accrued on bonds not included in market value..	550 00	
Gross premiums due and unreported on policies in force December 31, 1885.....	\$2,990 67	
Gross deferred premiums on policies in force De- cember 31, 1885.....	2,450 80	
Total.....	\$5,441 42	
Deduct the loading on above gross amount..	1,088 28	
Net amount of uncollected and deferred premiums.....		4,353 14
Total assets.....		\$840,601 18

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest, \$572,008 00		
Deduct policies reinsured.....	4,473 00	
Net reinsurance reserve.....		\$567,535 00
Claims for death losses, and matured endowments in process of adjustment, or adjusted and not due.....		526 00
Liabilities on policy-holders' account.....		\$568,061 00
Gross surplus, including capital, on policy-holders' account..		272,540 18
Total liabilities.....		\$840,601 18

Statement based upon a reserve established by the Act of 1879.

Assets.....		\$840,601 18
Liabilities—Net value of all policies in force, computed according to the American Experience Table of Mortality, and four and one-half per cent. compound interest.....	\$520,904 00	
Less net value of reinsurance.....	4,075 00	
Total.....	\$516,829 00	
All other liabilities.....	526 00	517,355 00
Surplus, including capital, on policy-holders' account.....		\$323,246 18

VI. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	1,120	\$1,370,813 00
Endowment policies.....	32	26,072 00
All other policies.....	115	186,500 00
Additions.....	.....	4,402 00
	1,267	\$1,587,787 00

New Policies issued during the year.

None.

Old Policies revived during the year.

	Number.	Amount.
Whole life policies.....	None.	None.

Change and increase during the year.

	Number.	Amount.
Whole life policies.....	6	5,786 00
All other policies.....	5	9,000 00

Additions by dividends.

	Number.	Amount.
Additions .....	....	92 00
Total number and amount.....	1,278	\$1,602,665 00
Deduct policies ceased to be in force.....	108	146,793 00
Total policies in force at end of the year.....	1,170	\$1,455,872 00

Policies ceased to be in force during the year.

	Number.	Amount.
By death.....	20	\$38,820 00
By expiry	26	43,000 00
By maturity.....	5	5,352 00
By surrender.....	42	34,121 00
By lapse	4	5,500 00
By change and decrease	11	20,000 00
Total terminated	108	\$146,793 00

VII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1884.....	151	\$223,277 00
Number and amount of policies issued during the year....	None.	
Totals	151	\$223,277 00
Deduct number and amount ceased to be in force..	7	15,633 00
Total number and amount in force Dec. 31, 1885,	144	\$207,644 00
Premiums collected (all cash).....		2,658 00
Losses paid.....		11,500 00

Schedule A—Real estate owned by the Company.

In Connecticut.....	\$218,618 79
Illinois.....	6,401 37
Kansas	2,350 00
Total	\$227,370 16

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States 4½ p. c. reg.....	\$60,693 75	\$53,000 00	\$59,757 00
United States 3 p. c.....	24,000 00	24,000 00	24,840 00
RAILROAD BONDS—			
Erie consolidated 1st mort. 7 p. c..	5,207 75	4,000 00	5,120 00

	Cost Value.	Par Value.	Market Value.
RAILROAD STOCKS—			
N. Y. Central & Hudson River....	24,987 50	20,000 00	21,075 00
Chicago, Burlington & Quincy.....	13,516 00	12,200 00	16,714 00
Chicago, Rock Island & Pacific....	25,375 00	20,000 00	25,650 00
BANK STOCKS—			
Hartford National, Hartford.....	1,905 25	1,100 00	1,760 00
First " "	39,883 50	30,000 00	30,900 00
Farmers & Mechanics, "	3,277 50	3,000 00	3,090 00
Mercantile, "	1,253 75	1,000 00	1,000 00
Mechanics, N. Y.....	3,712 50	2,500 00	3,750 00
Home National, Meriden.....	5,670 75	5,000 00	6,500 00
Totals	\$209,483 25	\$175,800 00	\$200,156 00

PHENIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, May, 1851.

AARON C. GOODMAN, *President.*JOHN M. HOLCOMBE, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash.....	\$100,000
Amount of ledger assets December 31, 1884.....	\$10,277,555 64

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses	\$695,199 36
Premium notes, loans, or liens used in part payment for premiums....	1,541 80
Premiums paid by reconverted additions and surrendered policies....	6,971 81
Premiums on new business, \$57,370.71; on old, \$646,342.26.	
Total	\$703,712 97
Deduct amount paid to other companies for reinsurance of policies in this Company.....	3,363 42
Total premium income.....	\$700,349 55

Interest on mortgage loans.....	410,026 72	
Interest on bonds owned, and dividends on stock..	62,351 45	
Interest on premium notes, loans, or liens.....	77,525 09	
Interest on other debts due the Company.....	8,701 13	
Discount on claims paid in advance.....	2,186 01	
Rents for use of Company's property.....	54,915 90	
Total income.....		\$1,316,055 85
Total.....		\$11,593,611 49

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$499,521 54	
Premium notes, loans, or liens used in payment of same.....	57,282 62	
Cash paid for matured endowments and additions.....	301,350 02	
Premium notes, loans, or liens used in payment of same.....	27,058 98	
Total amount actually paid for losses and matured endowments.....		\$885,213 16
Cash paid for surrendered policies.....		114,380 19
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....		49,790 15
Cash surrender values, including reconverted addi- tions, applied in payment of premiums.....		6,971 81
Cash dividends paid to policy-holders and applied in payment of premiums.....		127,682 32
Premium notes, loans, or liens used in payment of dividends to policy-holders.....		3,491 94
Total paid policy-holders....	\$1,187,529.57	
Dividends to stockholders.....		24,000 00
Commissions to agents.....		52,495 73
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....		39,931 62
Medical examiners' fees.....		4,222 50
Salaries and other compensation of officers and other office employés.....		48,195 83
State and local taxes in State where organized, \$24,722.46; taxes, licenses, fines and fees in other States, \$4,250.01.....		28,972 47
Rent.....		11,539 67
Furniture and fixtures and safes for home and agency offices.....		47 75
Advertising.....		4,833 05
Sundry items: Books, blanks, and stationery, \$3,- 961.62; exchange, \$1,020.82; postage, \$3,344.14; law expenses, \$7,332.23; expense, \$5,930.86....		26,872 09
Profit and loss.....		5,282 42
Total disbursements.....		\$1,428,640 28
Balance.....		\$10,164,971 21

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$1,255,895	59
Loans on bond and mortgage (first liens).....	5,964,466	38
Premium notes, loans, or liens on policies in force.	1,267,989	89
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	1,113,730	50
Cash in Company's office.....	1,725	15
Cash deposited in banks.....	561,163	70
Total net or ledger assets	\$10,164,971	21

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans	143,801	35
Market value of bonds and stocks over cost, as per Schedule E....	83,519	00
Gross premiums due and unreported on policies in force December 31, 1885.....	\$13,393	27
Gross deferred premiums on policies in force De- cember 31, 1885.....	37,306	27
Total	\$50,699	54
Deduct the loading on above gross amount..	12,674	88
Net amount of uncollected and deferred premiums.....	38,024	66
Total assets.....	\$10,430,316	22

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined' Experience Table of Mortality, with four per cent. compound interest..	\$9,056,392	00
Deduct net value of risks of this Company reinsured in other solvent companies	6,946	00.
Net reinsurance reserve.....	\$9,049,446	00
Claims for death losses due and unpaid.....	\$11,500	00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due...	129,543	00
Claims for death losses, and other policy claims re- sisted by the Company.....	13,000	00
Total policy claims.....	154,043	00
Premiums paid in advance.....	3,230	02
Contingent reserve on policy account, \$65,383.36; special reserve, \$150,000.00	215,383	36
Liabilities on policy-holders' account.....	\$9,422,102	38
Gross surplus, including capital, on policy-holders' account..	1,008,213	84
Total liabilities.....	\$10,430,316	22

Statement based upon a reserve established by the Act of 1879.

Assets	\$10,430,316 22	
Liabilities—Net value of all policies in force, computed according to the American Experience Table of Mortality, and four and one-half per cent. compound interest.....	\$8,586,058 00	
Less net value of reinsurance.....	6,554 00	
	<hr/>	
	\$8,579,504 00	
All other liabilities.....	372,656 38	8,952,160 38
Surplus, including capital, on policy-holders' account.....		<hr/>
		\$1,478,155 84

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1884	\$1,409,646 59	
Received during the year.....	1,541 80	
	<hr/>	
Total.....		\$1,411,188 39

Deductions during the year.

Notes, loans, or liens used in payment of losses and claims	84,341 60	
Notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	49,790 15	
Notes, loans, or liens used in payment of dividends to policy-holders.....	3,491 94	
Notes, loans, or liens redeemed by maker in cash..	5,574 81	
	<hr/>	
Total reduction of premium note account.....		143,198 50
Balance note assets at the end of the year.....		<hr/>
		\$1,267,989 89

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies	13,550	\$20,588,141 00
Endowment policies.....	5,319	6,442,384 00
All other policies.....	43	73,700 00
Reversionary additions .....	....	138,893 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies.....	195	157,951 00
Endowment policies	1,064	1,518,707 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies.....	9	10,069 00
Endowment policies.....	3	3,500 00

Additions by dividends during the year.

	Number.	Amount.
Reversionary additions.....	....	12,424 00
Total number and amount.....	20,183	\$28,945,769 00
Deduct policies ceased to be in force.....	1,776	2,708,529 00
Total policies in force at the end of the year..	18,407	\$26,237,240 00

Policies ceased to be in force during the year.

	Number.	Amount.
By death.....	311	\$565,137 00
By maturity (end.).....	302	328,675 00
By surrender.....	245	372,925 00
By lapse.....	506	714,561 00
By change and decrease.....	215	432,995 00
By not taken.....	197	294,236 00
Total terminated.....	1,776	\$2,708,529 00

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1884.....	2,280	\$2,586,807 00
Number and amount of policies issued during the year	116	143,957 00
Totals	2,396	\$2,730,764 00
Deduct number and amount ceased to be in force..	180	198,221 00
Total number and amount in force Dec. 31, 1885,	2,216	\$2,532,543 00
Number and amount of losses and claims on policies unpaid December 31, 1884	7	9,905 00
Number and amount of losses and claims on policies in- curred during the year.....	92	96,731 00
Totals	99	\$106,636 00
Number and amount of losses and claims on policies paid and settled during the year.....	95	94,378 00
Premiums collected in cash.....	....	95,757 53

Schedule A—Real Estate owned by the Company.

In Illinois.....	\$416,788 08
Indiana	547,735 28
Michigan.....	165,365 28
Wisconsin	90,510 35
Nebraska.....	5,150 40
Kansas.....	5,000 00
Iowa	14,746 20
Missouri	2,500 00
Vermont	2,000 00
New York.....	2,500 00
Ohio.....	3,600 00
Total cost value.....	\$1,255,895 59

Schedule E—*Stocks and Bonds owned by the Company.*

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States reg. 4½ p. c., 1891.	\$104,410 00	\$100,000 00	\$112,625 00
United States reg. 4 p. c.	105,000 00	105,000 00	130,200 00
United States coup. 4 p. c.	3,221 25	3,000 00	3,720 00
RAILROAD BONDS—			
Erie 1st con. mort. 7 p. c.	120,833 75	100,000 00	128,000 00
C., M. & St. P. 1st m. 6 p. c., S. M. Div.,	50,375 00	50,000 00	58,500 00
Vermont Valley, 1881, 5 p. c.	103,750 00	100,000 00	107,000 00
St. Johnsb'y & Lake Champl'n 6 p. c.,	105,000 00	100,000 00	110,000 00
MUNICIPAL BONDS—			
Mattoon city, Ill., 10 p. c.	9,840 00	10,000 00	9,840 00
Valley Falls township, Kan., 7 p. c.,	14,835 00	23,000 00	14,835 00
Fremont county, Ia. refund. 6 p. c.,	18,450 00	18,000 00	18,450 00
Nodaway Co., Mo., ct. h. & jail 6 p. c.,	74,520 00	72,000 00	74,520 00
Harlan, Iowa, town refunding 6 p. c.,	3,045 00	3,000 00	3,045 00
West M. sch. dist., Hartford, 6 p. c.,	107,500 00	100,000 00	105,000 00
Ind. sch. dist. Clarinda, Ia., ref. 6 p. c.,	9,067 50	9,000 00	9,067 50
“ “ Charitan, “ “	10,100 00	10,000 00	10,100 00
“ “ Bedford, “ “	6,565 00	6,500 00	6,565 00
“ “ Leon, “ “	6,060 00	6,000 00	6,060 00
“ “ Essex, “ “	4,141 00	4,100 00	4,141 00
“ “ Harlan, “ “	1,515 00	1,500 00	1,515 00
“ “ Indianola, “ “	9,135 00	9,000 00	9,135 00
“ “ Colfax, “ “	507 50	500 00	507 50
“ “ Moulton, “ “	507 50	500 00	507 50
“ “ Eldora, “ “	4,080 00	4,000 00	4,080 00
“ “ Sidney, “ “	3,587 50	3,500 00	3,587 50
“ “ Woodbine, “ “	4,578 75	4,500 00	4,578 75
“ “ Shenan'h, “ “	2,040 00	2,000 00	2,040 00
Mound City, Mo., sch. dist. 8 p. c.,	663 00	650 00	663 00
Stanbury, “ “ 6 p. c.,	12,060 00	12,000 00	12,060 00
Maryville, “ “ 7 p. c.,	24,840 00	24,000 00	24,840 00
Trenton, “ “ 6 p. c.,	19,800 00	20,000 00	19,800 00
Gault, “ “ 8 p. c.,	1,680 00	1,600 00	1,680 00
Bolckow, “ “ 8 p. c.,	1,048 50	1,000 00	1,048 50
Rockport, “ “ 7 p. c.,	10,050 00	10,000 00	10,050 00
Barnard, “ “ 8 p. c.,	4,773 75	4,750 00	4,773 75
Eaton, “ “ 8 p. c.,	2,512 50	2,500 00	2,512 50
BANK STOCKS—			
Charter Oak National, Hartford. . .	19,662 00	20,000 00	27,600 00
First “ “ . . .	22,255 00	20,000 00	20,000 00
Ætna “ “ . . .	3,500 00	3,500 00	4,025 00
Mercantile “ “ . . .	6,950 00	10,000 00	10,000 00
American “ “ . . .	36,893 00,	32,000 00	46,080 00
Farmers & Mech. “ “ . . .	6,068 00	5,500 00	5,665 00

TRAVELERS INSURANCE COMPANY.

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Phoenix National, Hartford.....	26,000 00	20,000 00	27,000 00
Toledo National, Toledo, O.....	9,960 00	8,300 00	9,960 00
United States, Hartford.....	5,000 00	5,000 00	9,500 [*] 00
MISCELLANEOUS—			
Hartford City Gas Light Co. stock,	7,350 00	7,100 00	9,372 00
Security Co., Hartford, stock.....	10,000 00	10,000 00	13,000 00
Totals.....	\$1,113,730 50	\$1,063,000 00	\$1,197,249 50

TRAVELERS INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, July, 1866.

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

LIFE DEPARTMENT.

I. CAPITAL.

Amount of net or ledger assets December 31, 1884 \$5,935,947 05

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses.....	\$848,373 74	
On new business, \$168,104.61; on old, \$680,269.13.		
Deduct amount paid to other companies for reinsurance of policies in this Company.....	2,075 36	
Total premium income.....	\$846,298 38	
Interest on mortgage loans.....	275,276 88	
Interest on bonds owned, and dividends on stock..	54,860 05	
Interest on other debts due the Company.....	7,832 59	
Discount on claims paid in advance.....	54 83	
Rents.....	27,750 99	
Profits on bonds, stocks, or other property sold....	17,688 70	
Total income.....	\$1,229,762 42	
Total.....	\$7,165,709 47	

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....	\$267,671 03	
Cash paid for matured endowments..	68,535 32	
Total amount actually paid for losses and matured endowments.....		\$336,206 35
Cash paid for annuities.....		150 00
Cash paid for surrendered policies.....		43,214 44
Total paid policy-holders...	\$379,570 79	
Commissions to agents.....		92,619 62
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..		14,704 27
Medical examiners' fees.....		10,119 96
Salaries and other compensation of officers and other office employes.....		31,851 56
Taxes, licenses, fines, and fees.....		7,790 43
Rent.....		1,016 69
Advertising.....		42,600 67
Sundry items: Books, blanks, and stationery, \$5,394.04; express charges, \$752.06; loss ex- penses, \$285.75; expense, \$5,597.67; exchange, \$960.90; postage, \$31.67.....		13,022 09
Total disbursements.....		\$593,296 08
Balance		\$6,572,413 39

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate, unencumbered, as per Schedule A	\$1,091,651 05	
Loans on bond and mortgage (first liens).....	3,319,917 23	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	124,300 00	
Loans made in cash to policy-holders, on this Com- pany's policies, assigned as collateral.....	35,316 00	
Cost value of bonds and stocks owned absolutely as per Schedule E.....	1,321,621 23	
Cash in Company's office.....	584 62	
Cash deposited in banks.....	603,490 89	
Bills receivable.....	48,000 00	
Agents' ledger balances.....	27,532 37	
Total net or ledger assets.....	\$6,572,413 39	
Deduct depreciation from cost of assets, to bring same to market value.....	444,795 78	
Total net or ledger assets, less depreciation.....		\$6,127,617 61

OTHER ASSETS.

Interest accrued on bond and mortgage loans.....		92,045 21
Gross premiums due and unreported on policies in force December 31, 1885.....	\$66,504 03	
Gross deferred premiums on policies in force Decem- ber 31, 1885.....	109,521 94	
Total	\$176,025 97	
Deduct the loading on above gross amount,	21,123 11	
Net amount of uncollected and deferred premiums...		154,902 86
Total assets.....		\$6,374,565 68

ITEMS NOT ADMITTED.

Agents' balances.....	\$27,532 37	
Bills receivable.....	48,000 00	75,532 37
Total admitted assets.....		\$6,299,033 31

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Experienced Table of Mortality, with four per cent. compound interest	\$5,454,062 00	
Deduct net value of risks of this Company reinsured in other solvent companies.....	21,617 00	
Net reinsurance reserve.....		\$5,432,445 00
Reserve for indemnity contracts of life policies.....		5,000 00
Death losses and matured endowments in process of adjustment, or adjusted and not due.....	\$32,956 00	
Death losses, and other policy claims resisted by the Company.....	5,000 00	
Total policy claims.....		37,956 00
Liabilities on policy-holders' account.....	\$5,475,401 00	
Gross surplus on policy-holders' account.....		823,632 31
Total liabilities.....		\$6,299,033 31

Statement based upon a Reserve established by the Act of 1879.

Assets		\$6,299,033 31
Liabilities—Net present value of all policies in force, computed according to the American Experience Table of Mortality, and four and one-half per cent. compound interest.....	\$4,995,764 00	
Less net value of reinsurance.....	19,850 00	
	\$4,975,914 00	
All other liabilities.....	42,956 00	5,018,870 00
Surplus on policy-holders' account.....		\$1,280,163 31

VI. EXHIBIT OF POLICIES.

Policies in force at the end of the previous year.

	Number.	Amount.
Whole life policies	11,852	\$21,222,233 00
Endowment policies	3,399	5,847,296 00
All other policies	89	259,285 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies	1,605	3,401,903 00
Endowment policies	1,080	2,181,838 00
All other policies	39	185,500 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies	65	89,779 00
Endowment policies	20	31,390 00

Old Policies increased during the year.

	Number.	Amount.
Whole life policies .....	....	3,272 00
Total number and amount	18,149	\$33,222,496 00
Deduct policies ceased to be in force	1,579	3,416,365 00
Total policies in force at the end of the year ..	16,570	\$29,806,131 00

Policies ceased to be in force during the year.

	Number.	Amount.
By death	155	\$256,126 00
By maturity (end)	64	67,374 00
By expiry (term)	11	19,500 00
By surrender	93	137,639 00
By lapse	880	1,876,700 00
By change and decrease	134	518,776 00
By not taken	242	540,250 00
Total terminated	1,579	\$3,416,365 00

VII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1884	724	\$1,147,803 00
Number and amount of policies issued during the year	123	282,297 00
Totals	847	\$1,430,100 00
Deduct number and amount ceased to be in force ..	88	171,405 00
Total number and amount in force Dec. 31, 1885,	759	\$1,258,695 00

	Number.	Amount.
Number and amount of losses and claims on policies incurred during the year.....	11	\$11,699 29
Number and amount of losses and claims on policies paid during the year.....	10	10,199 29
Premiums collected in cash.....		65,737 73

Schedule A—Real Estate owned by the Company.

In Illinois.....	\$243,049 73
Indiana.....	673,926 75
Wisconsin.....	2,427 06
Colorado.....	11,403 15
Minnesota.....	1,101 06
Kansas.....	36,428 24
Hartford.....	81,030 72
Dakota.....	22,432 53
Expense of foreclosure.....	19,851 81
Total cost value.....	\$1,091,651 05
Deduct depreciation.....	434,738 68
Valuation.....	\$656,912 37

Schedule C—Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Jacksonville, Tampa & K. West R. R. bds.,	\$67,000	\$67,000	\$50,000 00
Phoenix Ins. Co. stock, Hartford.....	500	850	300 00
Citizens Ditch and Land Co. bonds, Col...	90,000	81,000	40,000 00
Sundry chattel mort. notes, dated at Abilene,			
Kansas.....	13,104	13,104	5,000 00
Kan. Farm Mort. Co. stock, Abilene, Kan.	49,600	49,600	25,000 00
Sundry Western mortgage loans.....	4,400	4,400	4,000 00
Totals.....	\$224,604	\$215,954	\$124,300 00

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
MUNICIPAL BONDS—			
Atchison County, Kan.....	\$4,525 00	\$4,500 00	\$4,500 00
Clark " " Dak., Sch. Dis..	5,952 00	6,200 00	6,200 00
Traill " "	1,500 00	1,500 00	1,500 00
Otter Tail " Minn.....	45,500 00	50,000 00	50,000 00
Butler " Neb.....	57,085 00	49,000 00	56,840 00
Middletown, Conn., Town.....	10,786 67	10,000 00	10,500 00
Parkdale, Ont., "	11,765 00	10,000 00	11,950 00
Collingswood, " " School..	9,750 00	9,750 00	10,578 75
Almonte, " "	14,531 33	14,900 00	14,900 00
Paris, Ont., Town, water works...	8,567 75	8,000 00	8,960 00
Windsor, Ont., Town.....	11,124 84	10,615 31	11,358 38
Coaticook, Quebec, Town.....	25,375 00	25,000 00	25,875 00

	Cost Value.	Par Value.	Market Value.
Frankfort, Dak., Township, school,	1,455 00	1,500 00	1,500 00
Lancaster, Kan., " railroad,	14,850 00	15,000 00	15,000 00
Lakin, " " bridge..	7,455 00	7,000 00	7,700 00
Crawford, " " railroad,	23,875 00	25,000 00	25,000 00
Indianapolis, Ind., City.....	7,766 66	10,000 00	10,000 00
Jacksonville, Fla., " sanitary...	4,000 00	4,000 00	4,000 00
Topeka, Kan., "	34,686 84	44,000 00	44,000 00
Ottawa, " "	8,160 00	8,000 00	8,160 00
Sherbrooke, Quebec, "	30,750 00	30,000 00	31,500 00
Hartford, Conn., "	10,600 00	10,000 00	10,500 00
Montreal, Quebec, " school.....	13,647 83	13,000 00	15,990 00
" " " "	13,532 10	13,000 00	14,105 00
" " " harbor	21,010 40	20,000 00	23,600 00
" " " "	15,450 00	15,000 00	15,900 00
St. Thomas, Ont., "	33,765 00	30,000 00	34,650 00
RAILROAD BONDS—			
Lake Shore & Michigan Southern,	2,110 00	2,000 00	2,440 00
Keokuk & Des Moines.....	4,950 00	10,000 00	10,800 00
Canadian Pacific.....	49,000 00	50,000 00	49,500 00
RAILROAD STOCKS—			
New York Cen. & Hud. River....	51,937 50	50,000 00	52,000 00
Chicago, Rock Island & Pacific...	52,987 50	40,000 00	51,200 00
Central Pacific	46,612 50	50,000 00	21,500 00
Chicago & Northwestern, common,	236,775 00	200,000 00	220,000 00
BANK STOCKS—			
Nat. Exchange, Hartford, Conn..	43,046 50	30,000 00	43,200 00
Farm. & Mech. Nat., " " ..	19,093 00	13,400 00	13,802 00
American " " " ..	23,324 50	17,500 00	25,200 00
Phoenix " " " ..	37,094 00	24,100 00	33,017 00
Mercantile " " " ..	10,200 00	10,000 00	9,500 00
Hartford " " " ..	91,878 25	57,900 00	92,640 00
First " " " ..	10,488 38	10,000 00	10,000 00
Charter Oak " " " ..	19,982 25	15,400 00	21,098 00
Thames " Norwich, Conn.,	35,000 00	25,000 00	35,000 00
Metropolitan Nat., New York, N.Y.,	13,115 63	10,000 00	3,000 00
Amer. Ex. " " "	21,413 00	20,000 00	25,600 00
Mer. Ex. " " "	11,912 79	12,000 00	12,000 00
NATIONAL BANK OF COMMONWEALTH,			
Boston, Mass.....	11,212 75	10,000 00	11,800 00
Atlas National, Boston, Mass.	11,900 00	10,000 00	12,600 00
CONNECTICUT TRUST & SAFE DEPOSIT			
Co., Hartford, Conn.....	29,400 00	35,000 00	45,500 00
Security Co., Hartford, Conn.	12,086 25	12,000 00	15,600 00
MISCELLANEOUS—			
Hartford City Gas Light Co. stock,	28,635 01	15,000 00	19,800 00
Totals.....	\$1,321,621 23	\$1,174,265 31	\$1,311,564 13

ACCIDENT DEPARTMENT.

I. CAPITAL.

Capital stock paid up in cash	\$600,000 00
Amount of net or ledger assets December 31, 1884.....	\$2,399,845 39

II. INCOME DURING THE YEAR.

Cash received for premiums, without deduction for commissions or other expenses.....	\$1,974,339 59
Interest on mortgage loans.....	3,281 13
Interest on bonds owned, and dividends on stock..	87,914 51
Interest on other debts due the Company.....	8,048 43
Discount on claims paid in advance.....	42 50
Rents.....	1,246 99
Total income	2,074,873 15
Total	\$4,474,718 54

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....	\$885,012 34
Total paid policy-holders.....	\$885,012.34
Dividends to stockholders.....	84,000 00
Commissions to agents.....	516,681 65
Salaries and traveling expenses of managers of agencies, general, special and local agents.....	111,140 38
Medical examiners' fees.....	12,277 74
Salaries and other compensation of officers and other office employés.....	91,610 56
Taxes, licenses, fines, and fees.....	30,114 42
Rent.....	22,248 45
Furniture and fixtures and safes for home and agency offices.....	638 31
Advertising.....	59,634 74
Sundry items: books, blanks and stationery, \$22,- 011.44; express charges, \$8,738.64; loss expenses, \$9,943.56; expense, \$8,855.55; exchange, \$2,- 014.73; postage, \$18,683.60; profit and loss, \$3,022.01	73,269 53
Total disbursements.....	\$1,886,628 12
Balance.....	\$2,588,090 42

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$101,517 36	
Loans on bonds and mortgages (first liens).....	66,225 00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	186,190 75	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	1,814,717 49	
Cash in Company's office.....	586 71	
Cash deposited in bank.....	134,027 85	
Bills receivable.....	280,611 92	
Agents' ledger balances.....	4,213 34	
Total net or ledger assets.....	\$2,588,090 42	
Deduct depreciation from cost of assets.....	187,539 85	
Total net or ledger assets, less depreciation.....	\$2,400,550 57	

OTHER ASSETS.

Interest accrued, but not yet due, on bond and mortgage loans.....	2,279 59	
Total assets.....	\$2,402,830 16	

ITEMS NOT ADMITTED.

Agents' balances.....	\$4,213 34	
Bills receivable.....	280,611 92	
Total.....	284,825 26	
Total assets (less items not admitted).....	\$2,118,004 90	

V. LIABILITIES.

Reinsurance reserve December 31, 1885, computed at fifty per cent. of premiums received on policies in force.....	\$678,419 10	
Death and disability losses in process of adjustment, or adjusted and not due.....	104,075 00	
Claims for losses resisted by the Company.....	52,200 00	
Total policy claims.....	156,275 00	
Amount due for salaries, rents, and office expenses.....	10,000 00	
Liabilities on policy-holders' account.....	\$844,694 10	
Gross surplus, including capital, on policy-holders' account ..	1,273,310 80	
Total liabilities.....	\$2,118,004 90	

VI. EXHIBIT OF POLICIES.

Policies in force at end of previous year.

	Number.	Amount.
Accident policies.....	77,766	\$198,527,051

New Policies issued during the year.

	Number.	Amount.
Accident policies	108,248	242,886,268
Total number and amount.....	186,014	\$441,413,319
Deduct policies ceased to be in force.....	110,904	248,028,611
Total policies in force at end of the year.....	75,110	\$193,384,708

Policies ceased to be in force during the year.

	Number.	Amount.
By death	225	\$386,400
By expiry	110,679	247,642,211
Total terminated	110,904	\$248,028,611

VII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1884.....	2,314	\$5,092,797 00
Number and amount of policies issued during the year...	2,383	5,337,100 00
Totals	4,697	\$10,429,897 00
Deduct number and amount ceased to be in force..	3,029	6,160,217 00
Total number and amount in force Dec.31,1885,	1,668	\$4,269,680 00

	Number.	Amount.
Number and amount of losses and claims on policies in- curred during the year.....	245	\$9,762 24
Number and amount of losses and claims on policies paid during the year.....	245	9,762 24
Premiums collected.....		36,449 20

Schedule A—Real Estate owned by the Company.

In Illinois.....	\$20,282 66
Indiana.....	78,646 20
Stanstead, P. Q.....	2,400 00
Expenses of foreclosures.....	515 65
Total	\$101,844 51
Deduct depreciation.....	20,944 51
Valuation	\$80,900 00

Schedule C—*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Mort. on real estate, Dickinson Co., Kan. . .	\$100,000	\$120,000	\$99,190 75
The Uncompahgre Canal Co. bonds, Col. . .	50,000	50,000	50,000 00
The Del Norte, Col., Land & Canal Co. bds.,	27,000	27,000	25,000 00
Meriden Britannia Co. stock	22,450	89,800	12,000 00
Totals	\$199,450	\$286,800	\$186,190 75

Schedule E—*Stocks and Bonds owned by the Company.*

	Cost Value.	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—			
United States 3 p. c. loan of 1882 . .	\$153,135 00	\$150,000 00	\$156,375 00
“ 4½ p. c. reg., 1891 . .	104,233 00	100,000 00	112,500 00
Connecticut	5,614 66	5,000 00	5,100 00
Tennessee	26,677 50	32,000 00	16,640 00
Virginia	15,109 50	30,100 00	12,943 00
“ 3 p. c., 1900	1,600 50	3,000 00	1,800 00
MUNICIPAL BONDS—			
Johnson County, Ill	23,385 61	23,000 00	23,000 00
Wayne “ “	16,625 82	17,000 00	17,000 00
White “ “	8,060 44	8,500 00	8,500 00
Rio Arriba “ N. M.	14,896 00	15,200 00	15,200 00
Sch. Dist. No. 84, Cass Co., Dak. . .	1,500 00	1,500 00	1,500 00
Sch. Dist. No. 1, Montrose Co., Col.,	8,000 00	8,000 00	8,000 00
Bloomfield, Conn., town	30,000 00	30,000 00	30,000 00
Pitkin, Col., town	3,500 00	3,500 00	3,500 00
Howard Township, Kan.	20,441 43	24,000 00	24,000 00
Paw Paw “ “	6,813 50	8,000 00	8,000 00
Elizabeth, N. J., city	9,593 33	10,000 00	3,900 00
Lima, Ohio, city	15,980 00	16,000 00	16,000 00
RAILROAD BONDS—			
Indianapolis & Cincinnati	13,160 00	14,000 00	14,700 00
Chicago, Burlington & Quincy . . .	3,000 00	6,000 00	5,760 00
Columbus & Western	53,000 00	50,000 00	50,000 00
RAILROAD STOCKS—			
Chicago, Burlington & Quincy . . .	122,927 25	110,000 00	150,700 00
Illinois Central	51,156 25	40,000 00	55,600 00
Pennsylvania	200,865 67	165,400 00	178,632 00
Union Pacific	23,462 50	20,000 00	11,000 00
Chicago, Mil. & St. Paul preferred,	8,543 75	10,000 00	12,300 00
“ “ “ common,	19,798 50	20,000 00	19,000 00
Chicago & Northwestern preferred,	23,268 75	20,000 00	27,000 00
Chicago & Alton	22,318 75	21,000 00	29,400 00
Illinois Central	5,440 00	6,800 00	6,392 00
BANK STOCKS—			
Farmers & Mech. Nat., Hartford. .	24,463 38	19,800 00	20,394 00
American “ “	13,782 50	12,500 00	18,000 00
City “ “	41,049 75	44,800 00	27,776 00

	Cost Value.	Par Value.	Market Value.
Phoenix National, Hartford....	53,787 50	36,900 00	50,553 00
Ætna " "	26,451 87	21,300 00	24,495 00
Mercantile " "	9,982 00	10,000 00	9,500 00
Hartford " "	56,415 13	35,000 00	56,000 00
New Britain National, New Britain,	11,500 00	10,000 00	15,000 00
First National, Wallingford.....	29,025 00	30,000 00	33,600 00
Nassau, New York.....	6,000 00	5,000 00	6,250 00
Nat. Bank of Commerce, New York,	13,975 00	10,000 00	15,800 00
St. Paul National, St. Paul, Minn..	10,000 00	10,000 00	11,000 00
First National, Morris, Minn.....	16,640 00	11,600 00	11,600 00
Hartford Trust Co., Hartford.....	43,620 15	45,000 00	51,750 00
MISCELLANEOUS—			
Western Union Telegraph Co. stk.,	18,000 00	20,000 00	14,400 00
Pullman Palace Car Co. bonds	20,092 50	19,000 00	20,235 00
Grand River, Col., Ditch Co. bonds,	85,000 00	45,000 00	33,750 00
North Poudre, Col., Land, Canal,			
and Reservoir Co. bonds.....	50,000 00	50,000 00	50,000 00
Fort Morgan, Col., Land & Canal			
Co. bonds	82,000 00	82,000 00	82,000 00
Del Norte, Col., Land & Canal Co.			
bonds.....	133,825 00	83,000 00	62,250 00
Citizens, Col., Ditch & Land Co. bds.,	15,000 00	10,000 00	9,000 00
Uncompahgre, Col., Canal Co. bds.,	42,000 00		
Totals	\$1,814,717 49	\$1,578,900 00	\$1,647,795 00

ASSESSMENT COMPANIES
OF CONNECTICUT.

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, January, 1880.

FREDERICK R. FOSTER, *President.*STEPHEN BALL, *Secretary.*

ASSESSMENT DEPARTMENT.

I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1884.....	\$397,173 89
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II. INCOME DURING THE YEAR.

Cash received for membership fees, without deduction for commissions or other expenses.....	\$62,683 00
Cash received for annual dues.....	129,662 70
Cash received for assessments.....	416,185 51
Received for medical examiner's fees.....	10,131 00
Cash received for accumulated fund.....	71,756 21
For expense of collections.....	5,794 60
For taxes.....	3,871 83
Total paid by members..... \$700,084 85	
Interest on funds and bonds, and dividends on stock,	12,816 62
From all other sources.....	120 36
Total income.....	\$713,021 83
Total	\$1,110,195 72

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....	\$487,665 00
Annual payments and assessments returned to mem- bers.....	5,016 34
Total paid members.....	\$492,681 34
Commissions and fees retained by or paid to agents.....	109,778 97
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	5,969 51
Medical examiners' fees, whether paid direct by members or other- wise.....	12,849 00
Salaries and other compensation of officers and other office employes,	21,290 59
Taxes, licenses, and fees.....	6,743 24
Dividend to stockholders.....	20,000 00
Sundry items: Advertising, \$1,345.67; rent, \$982.50; blanks and printing, \$8,505.87; postage, \$5,282.89; miscellaneous, \$6,142.30,	22,259 23
Total expenses.....	\$198,890 54
Total disbursements.....	\$691,571 88

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned absolutely, as per schedule D.....	\$5,207 75	
Cash deposited in banks on reserve fund account, deposited with Security Company, trustee of the funds of the Company's assessment department..	403,618 44	
All other cash deposits, First National Bank.....	9,797 65	
Total net or ledger assets.....		\$418,623 84

OTHER ASSETS.

Due from members for claims not yet assured.....	\$23,503 84	
Mortuary assessments, not yet due.....	125,000 00	148,503 84
Total assets.....		\$567,127 68

V. LIABILITIES.

Claims for death losses due and unpaid.....	\$8,000 00	
Claims for death losses reported, for which assessments have not been made	109,000 00	
Claims for death losses resisted.....	8,000 00	
Advanced assessments.....	13,436 94	
Total liabilities.....		\$138,436 94

VI. EXHIBIT OF CERTIFICATES.

	Number.	Amount.
In force at end of previous year.....	15,060	\$40,429,000 00
Issued during the year.....	6,005	16,673,000 00
Total number and amount.....	21,065	\$57,102,000 00
Deduct certificates ceased to be in force.....	2,230	6,487,000 00
In force December 31, 1885.....	18,835	\$50,615,000 00

Certificates ceased to be in force during the year.

	Number.	Amount.
By death.....	184	\$489,000 00
By lapse.....	2,046	5,998,000 00
Total terminated.....	2,230	\$6,487,000 00

VII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of certificates in force in Connecticut, December 31, 1884	3,198	\$6,260,500 00
Number and amount of certificates issued during the year.....	1,075	2,100,500 00
Totals	4,273	\$8,361,000 00
Deduct number and amount ceased to be in force..	331	654,500 00
Total number and amount in force Dec. 31, 1885,	3,942	\$7,707,500 00

	Number.	Amount.
Number and amount of losses on certificates in Connecticut unpaid at end of previous year.....	7	17,000 00
Number and amount of losses incurred during the year...	37	63,100 00
Number and amount of losses paid during the year.....	37	68,100 00

Schedule D—Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
RAILROAD BONDS—			
Erie Con. 1st mort. 7 p. c.	\$5,207 75	\$4,000 00	\$5,207 75

MUTUAL BENEFIT LIFE COMPANY,

HARTFORD, CONN.

Commenced Business, July, 1869.

ALFRED R. GOODRICH, *President.*DEWITT J. PEEK, *Secretary.*

I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1884.....	\$126,485 12
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II. INCOME DURING THE YEAR.

Cash received for membership fees.....	\$6,867 31	
Cash received for dues	9,559 85	
For assessments	62,223 11	
For collections	686 30	
For security deposit fund.....	667 74	
For guarantee deposit fund.....	453 00	
For reserve fund	2,034 12	
For endowment fund of 1881.....	877 29	
For endowment fund of 1882.....	1,160 88	
For endowment fund of 1883.....	131 46	
For endowment fund of 1884.....	228 90	
For endowment fund of 1885.....	353 65	
For interest.....	636 41	
Total income.....		85,880 02
Total		\$212,365 14

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for death and injury claims.....	\$63,919 61	
Commissions and fees retained by or paid to agents,	7,261 15	
For postage.....	675 78	
For expenses, office, rent, and advertising.....	3,105 65	
For salaries, officers and employés.....	5,370 00	
For interest.....	71 58	
For profit and loss.....	1,000 00	
Total disbursements.....		\$81,403 77
Balance.....		\$130,961 37

IV. ASSETS.

Loans on bond and mortgage.....	\$22,225 00	
Loans secured by collateral.....	4,670 00	
Advanced to assessment accounts.....	5,100 00	
Due from stockholders.....	86,000 00	
Cash in Company's office.....	1,348 22	
Cash in bank.....	11,618 15	
Total assets.....		\$130,961 37

V. LIABILITIES.

Due security deposit fund.....	\$4,597 54	
Due guarantee deposit fund.....	1,700 00	
Due mutual reserve fund.....	3,181 81	
Due endowment, 1881, fund.....	4,533 79	
“ “ 1882, “.....	4,745 40	
“ “ 1883, “.....	303 86	
“ “ 1884, “.....	355 56	
“ “ 1885, “.....	353 65	
Due assessment accounts.....	9,919 00	
Due stockholders.....	14,000 00	
Liabilities.....		\$43,690 61

VI. EXHIBIT OF CERTIFICATES.

Life Department.

	Number.	Amount.
Certificates in force December 31, 1884.....	2,796	\$4,840,000 00
Issued during the year 1885.....	953	1,901,000 00
Totals.....	3,749	\$6,741,000 00
Number and amount ceased to be in force.....	948	1,838,000 00
In force December 31, 1885.....	2,801	\$4,903,000 00

Accident Department.

	Number.
In force December 31, 1884.....	635
Issued in year 1885.	445
Lapsed in year 1885.....	369
In force December 31, 1885.....	711

VII. BUSINESS IN CONNECTICUT.

Life.

	Number.	Amount.
Number and amount of certificates in force in Connecticut December 31, 1884.....	516	\$613,000 00
Number and amount of certificates issued during the year..	75	95,000 00
Totals	591	\$708,000 00
Deduct number and amount which have ceased to be in force during the year.....	60	71,000 00
Total number and amt. in force Dec. 31, 1885,	531	\$637,000 00

Accident.

	Number.
Certificates in force December 31, 1884.....	66
Issued during the year.....	51
Total	117
Lapsed in 1885.....	31
In force December 31, 1885.....	86

L I F E

INSURANCE COMPANIES

OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1885.

BERKSHIRE LIFE INSURANCE COMPANY,

PITTSFIELD, MASS.

Commenced Business, September, 1851.

WILLIAM R. PLUNKETT, *President.*JAMES W. HULL, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Amount of capital paid up in cash.....	\$25,500 00
Amount of net or ledger assets December 31, 1884.....	\$3,601,446 95
Increase from contingent liabilities	295 29
	<u>\$3,601,742 24</u>

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses	\$622,849 11
Premium notes, loans, or liens taken in part payment for premiums.....	41,891 28
Premiums paid by surrendered policies,	7,563 20
Premiums on new business, \$203,-181.77; on old, \$469,121.82.	
Total	<u>\$672,303 59</u>
Deduct premium paid for reinsurance,	3,189 02
Total premium income.....	\$669,114 57
Interest on mortgage loans.....	127,547 16
Interest on bonds owned, and dividends on stock..	27,153 73
Interest on premium notes, loans, or liens.....	7,999 72
Interest on other debts due the Company.....	6,526 02
Discount on claims paid in advance.....	1,652 37
Rents for use of company's property.....	17,736 70
Profit on bonds and stocks sold.....	973 50
Total income	<u>858,703 77</u>
Total	\$4,460,446 01

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$180,448 29	
Premium notes used in payment of same	3,044 33	
Cash paid for matured endowments and additions	138,510 67	
Premium notes used in payment of same	5,092 33	
Total amount actually paid for losses and matured endowments.....		\$327,095 62
Cash paid for surrendered policies.....		183,995 09
Premium notes used in purchase of same and voided by lapse.....		15,334 98
Cash surrender values applied in payment of pre- miums		7,563 20
Cash dividends paid to policy-holders.....		99,844 92
Total paid policy-holders....	\$633,833 81	
Commissions to agents.....		65,609 07
Dividends to stockholders.....		1,785 00
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..		20,041 17
Medical examiners' fees.....		6,359 50
Salaries and other compensation of officers and other office employés.....		21,295 72
State and local taxes in State where organized, \$5,705.77; taxes, licenses, fines, and fees in other States, \$7,336.68; total.....		13,042 45
Rent		5,084 22
Advertising..		4,773 45
Miscellaneous expenses.....		16,654 61
Total disbursements.....		\$788,479 00
Balance.....		\$3,671,967 01

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$454,400 60	
Loans on bonds and mortgages (first liens).....	2,189,032 25	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	216,299 00	
Premium notes, loans, or liens on policies in force..	142,455 24	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	567,645 25	
Cash in Company's office	337 01	
Cash deposited in banks	87,404 51	
Agents' ledger balances.....	14,105 65	
Rents accrued.....	287 50	
Total net or ledger assets		\$3,671,967 01
Deduct depreciation from cost of real estate.....		9,580 80
Total net or ledger assets, less depreciation.....		\$3,662,386 21

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans	32,129 57
Interest due and accrued on bonds and stocks.....	2,588 54
Interest due and accrued on collateral loans.....	673 83
Interest accrued on premium notes, loans, or liens.....	4,672 43
Market value of bonds and stocks over cost, as per Schedule E....	43,274 75
Gross premiums due and unreported on policies in force December 31, 1885.....	\$45,577 94
Gross deferred premiums on policies in force De- cember 31, 1885.....	30,357 33
Total	\$75,935 27
Deduct the loading on above gross amount.....	15,187 05
	<u>60,748 22</u>
Total.....	\$3,810,273 55

ITEM NOT ADMITTED.

Agents' balances	14,105 65
Total assets (less item not admitted).....	\$3,796,167 90

V. LIABILITIES.

Net present value of all the outstanding policies in force, December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest, \$3,325,640 00	
Deduct net value of risks reinsured.....	15,264 00
	<u>\$3,310,376 00</u>
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due..	\$24,700 00
Claims for death loss resisted by the Company.....	3,000 00
	<u>27,700 00</u>
Total policy claims.....	27,700 00
Unpaid dividends of surplus, or other profits due policy-holders....	2,518 05
Premiums paid in advance.....	14,235 40
Sundry ledger credits	3,180 71
	<u>\$3,358,010 16</u>
Liabilities on policy-holders' account.....	438,157 74
Gross surplus, including capital, on policy-holders' account..	
Total liabilities.....	\$3,796,167 90

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1884.....	\$141,898 18
Received during the year.....	41,891 28
Total	\$183,789 46

Deductions during the year.

Notes, loans, or liens used in payment of losses and claims	\$8,136 66	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse	15,334 98	
Notes, loans or liens redeemed by makers in cash ..	17,862 58	
Total reduction of premium note account		41,334 22
Balance note assets at the end of the year		\$142,455 24

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies	3,206	\$7,876,724 00
Endowment policies	3,011	6,084,814 00
All other policies	517	934,950 00
Reversionary additions .....	....	113,818 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies	919	2,078,126 00
Endowment policies	501	1,329,615 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies	27	70,000 00
Endowment policies	23	28,000 00

Policies extended by Act of 1861.

	Number.	Amount.
All other policies	55	116,450 00

Policies extended under Act of 1880.

	Number.	Amount.
Whole life policies	35	3,091 00
Endowment policies	23	4,026 00

Additions by dividends.

	Number.	Amount.
Reversionary additions .....	....	194,784 00
Total number and amount	8,317	\$18,834,398 00
Deduct policies ceased to be in force	1,230	2,625,084 00
Total policies in force at the end of the year ..	7,087	\$16,209,314 00

Policies ceased to be in force during the year.

	Number.	Amount.
By death	86	\$181,810 00
By maturity (end)	88	143,603 00
By expiry (term)	93	155,900 00
By surrender	213	619,777 00
By lapse	375	763,794 00
By change (decrease) .....	....	7,000 00
By transfer	15	24,500 00
By not taken	360	728,700 00
Total terminated	1,230	\$2,625,084 00

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut		
December 31, 1884.....	75	\$130,216 00
Number and amount of policies issued during the year....	75	100,000 00
Totals	150	\$230,216 00
Deduct number and amount ceased to be in force..	30	32,117 00
Total number and amount in force Dec. 31, 1885,	120	\$198,099 00

Number and amount of losses and claims on policies incurred during the year.....	None.
Number and amount of claims paid in year.....	None.
Premiums collected in cash during the year.....	4,422 57

Schedule A—Real Estate owned by the Company.

In Massachusetts.....	\$221,109 41
Indiana.....	229,246 24
Philadelphia, Penn.....	4,044 95
Total.....	\$454,400 60
Less assumed depreciation.....	9,580 80
Total.....	\$444,819 80

Schedule C—Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Boston & Albany R. R. 6 p. c. bonds.....	\$110,000	\$126,500	\$160,000 00
Boston & Maine R. R. 7 p. c. bonds.....	50,000	55,000	
Boston & Albany R. R. stock.....	2,700	4,806	2,700 00
Boston & Albany R. R. stock.....	5,000	8,900	5,000 00
Stockbridge & Pittsfield R. R. stock.....	2,100	2,520	5,624 00
Third National Bank of Springfield stock..	5,000	8,500	
Boston & Albany R. R. stock.....	7,000	12,460	13,500 00
Pittsfield National Bank stock.....	3,000	4,650	
Stockbridge & Pittsfield R. R. stock.....	1,600	1,920	7,000 00
Pittsfield Coal Gas Co. stock.....	6,400	9,600	
Pittsfield National Bank stock.....	1,500	2,325	1,525 00

	Par Value.	Mar. Value.	Amt. Loaned.
Third National Bank of Pittsfield stock...	1,000	1,250	1,000 00
Agricultural National Bank stock.....	600	1,440	1,650 00
Pittsfield " " "	600	930	
Agricultural " " "	1,000	2,400	1,600 00
Third " " "	1,000	1,250	1,000 00
Third " " "	1,500	1,875	1,500 00
Third " " "	500	625	500 00
Agricultural " " "	700	1,880	1,000 00
Agricultural " " "	1,700	4,280	2,700 00
Third " " "	500	625	
Third " " "	2,000	2,500	2,000 00
United States 4½ p. c. bonds	1,000	1,110	8,000 00
" 4 p. c. bonds	7,000	8,610	
Totals	\$213,400	\$265,956	\$216,299 00

Schedule E—*Stocks and Bonds owned by the Company.*

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States 4 p. c. reg	\$250,000 00	\$250,000 00	\$307,500 00
United States 3 p. c. reg	25,000 00	25,000 00	25,250 00
Premium paid on same.....	38,095 25		
BANK STOCKS—			
Pittsfield National.....	51,550 00	38,000 00	58,900 00
Adams "	31,250 00	25,000 00	36,250 00
Agricultural "	60,000 00	30,000 00	72,000 00
MISCELLANEOUS—			
North Adams (Mass.) water bonds,	20,000 00	20,000 00	21,320 00
Berkshire County (Mass.) loan...	36,750 00	35,000 00	38,500 00
Pittsfield (Mass.) Town loan.....	5,000 00	5,000 00	5,000 00
" " Fire Dist. bonds,	50,000 00	50,000 00	50,000 00
Totals.....	\$567,645 25	\$478,000 00	\$614,720 00

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES,

NEW YORK CITY.

Commenced Business, July 28, 1859.

HENRY B. HYDE, *President*.WILLIAM ALEXANDER, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Capital stock paid up in cash.....	\$100,000 00
Amount of net or ledger assets December 31, 1884.....	\$55,537,720 66

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses	\$13,303,361 32
On new business, \$3,710,724.59; on old, \$9,592,636.73.	
Cash received for annuities.....	159,685 03
Total	\$13,463,046 35
Deduct amount paid to other companies for reinsurance on policies in this Company.....	1,367 13
Total premium income.....	\$13,461,679 22
Interest on mortgage loans.....	705,469 34
Interest on bonds owned, and dividends on stock..	1,891,955 94
Rents for use of Company's property.....	530,948 63
Total income.....	\$16,590,053 13
Total.....	\$72,127,773 79

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$4,071,039 92
Cash paid for matured endowments and additions	369,193 91
Total amount actually paid for losses and matured endowments.....	\$4,440,233 83

Cash paid to annuitants.....	91,579 76
Cash paid for surrendered policies.....	866,705 65
Dividends paid to policy-holders and applied in payment of premiums.....	1,740,169 81
Total paid policy-holders.... \$7,138,689 05	
Dividends to stockholders.....	7,000 00
Commissions to agents.....	1,133,281 77
Salaries and traveling expenses of managers of agencies, and agents.....	93,029 84
Medical examiners' fees	126,221 49
Salaries and other compensation of officers and other office employes.....	303,848 33
Taxes, licenses, fines, and fees	165,169 84
Rent	116,733 22
Commuting commissions.....	175,570 67
Advertising.....	93,967 95
Items: Printing, stationery, clerical and law ex- penses, postage and sundry other expenditures..	686,747 78
Total disbursements.....	<u>\$10,040,259 94</u>
Balance.....	\$62,087,513 85

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Book value of real estate unencumbered, as per Schedule A.....	\$12,616,067 92
Loans on bond and mortgage (first liens).....	16,588,332 91
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	1,420,475 00
Book value of bonds and stocks owned absolutely, as per Schedule E.....	25,910,245 97
Cash in Company's office, and in course of trans- mission, since received.....	792,315 05
Cash deposited in banks	4,085,763 76
Agents' ledger balances.....	168,289 27
Commuted commissions.....	506,023 97
Total net or ledger assets.....	<u>\$62,087,513 85</u>

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans and all other securities.....	533,094 70
Rents due and accrued on Company's property, or leases.....	81,516 91
Market value of bonds and stocks over book value, as per Schedule E,	2,193,864 03
Gross premiums due and unreported on policies in force December 31, 1885.....	396,344 00
Gross deferred premiums on policies in force De- cember 31, 1885.....	1,261,054 00
Total.....	<u>\$1,657,398 00</u>
Deduct the loading on above gross amount..	331,480 00
Net amount of uncollected and deferred premiums.....	1,325,918 00
Total assets.....	<u>\$66,221,907 50</u>

ITEMS NOT ADMITTED.

Commuted commissions.....	506,023 97
Agents' balances.....	168,289 27
Total.....	<u>\$674,313 24</u>
Total assets (less items not admitted).....	\$65,547,594 26

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest,	\$52,263,723 00
Death losses due and unpaid.....	\$92,750 00
Matured endowments due and unpaid.....	17,270 10
Death losses and matured endowments in process of adjustment or adjusted and not due.....	224,890 00
Death losses resisted by the Company.....	<u>15,000 00</u>
Total policy claims.....	349,910 10
Amount of all unpaid dividends of surplus, or other profits due policy-holders.....	92,504 00
Amount of any other liability of the Company.....	<u>48,451 00</u>
Liabilities on policy-holders' account.....	\$52,754,588 10
Gross surplus, including capital, on policy-holders' account..	12,793,006 16
Total liabilities.....	<u>\$65,547,594 26</u>
Estimated surplus accrued on fontine or other policies, the profits upon which are especially reserved for that class of policies.....	\$8,716,700 00
Surplus accrued on all other policies.....	4,076,306 16

VI. EXHIBIT OF POLICIES.

Policies in force at the end of previous year.

	Number.	Amount.
Whole life policies.....	73,244	\$267,559,412
Endowment policies.....	9,514	34,561,245
All other policies.....	941	2,177,788
Reversionary additions.....	....	5,110,726

New policies issued during the year.

	Number.	Amount.
Whole life policies.....	19,645	77,327,648
Endowment policies.....	3,323	13,030,311
All other policies.....	287	802,085

Old policies revived during the year.

	Number.	Amount.
Whole life policies.....	591	2,655,620
Endowment policies.....	105	412,870
All other policies.....	17	74,000

Additions by Dividends.

	Number.	Amount.
Reversionary additions.....	....	1,708,844
Total number and amount.....	107,667	405,420,549
Deduct policies ceased to be in force.....	11,795	48,082,303
Total policies in force at the end of the year..	95,872	\$357,338,246

Policies ceased to be in force during the year.

	Number.	Amount.
By death.....	1,067	\$4,272,271
By maturity (end).....	143	372,585
By expiry (term).....	52	195,975
By surrender.....	1,310	5,628,576
By lapse.....	6,223	21,976,033
By not taken.....	3,000	15,636,863
Total terminated.....	11,795	\$48,082,303

VII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1884.....	1,109	\$3,355,563
Number and amount of policies issued during the year....	300	846,610
Totals.....	1,409	\$4,202,173
Deduct number and amount ceased to be in force..	291	742,425
Total number and amount in force Dec. 31, 1885,	1,118	\$3,459,748
Number and amount of losses unpaid of previous year....	1	\$1,000 00
Number and amount of losses and claims on policies incurred during the year.....	17	76,360 00
Totals.....	18	\$77,360 00
Number and amount of losses and claims on policies paid during the year.....	17	75,360 00
Premiums collected.....		24,292 22

Schedule A—Real Estate owned by the Company.

In New York City.....	\$594,966 42
Brooklyn.....	593,334 48
Elsewhere in New York.....	611,814 14
New Jersey.....	1,676,923 20
Missouri.....	14,090 18
Illinois.....	21,714 08
Office buildings, New York, Boston, St. Louis, and Paris.....	9,103,225 42
Total cost.....	\$12,616,067 92

Schedule C—Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
United States bonds.....	\$5,000	\$5,625	
New York Central R. R. stock	10,000	10,600	
United States Trust Co. stock.....	3,000	14,550	
Trust Company certificates.....	1,000,000	1,000,000	
Jersey Central adjustment bonds.....	600	642	
Missouri Pacific R. R. stock.....	50,000	55,000	
St. Paul, Minn. & Manitoba consol. bonds,	5,000	5,850	
Mercantile Trust Co. stock.....	5,000	7,500	
Pittsburgh & Western 1st mort. bonds....	306,000	247,500	
Northern Pacific land grant bond.....	5,000	5,700	\$1,420,475 00
Wabash collateral certificates.....	70,000	70,000	
Illinois & Southern Iowa 1st mort. bonds..	19,500	17,550	
North Western Tel. Co. 1st mort. bonds...	20,000	21,000	
Pitts., Bradford & Buffalo consol. 1st m. bds,	80,000	64,000	
W., St. Louis & P. Gen. mort. bonds	200,000	110,000	
Grand Tower & Carbondale 1st mort. bds,	180,000	180,000	
Pittsburgh & Northern 1st mort bonds....	300,000	150,000	
International & Great Northern 6s, 1909..	5,000	4,150	
Totals	\$2,264,100	\$1,969,667	\$1,420,475 00

Schedule E—Stocks and Bonds owned by the Company.

	Book Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States.....	\$2,571,437 00	\$2,260,000 00	\$2,666,650 00
MUNICIPAL AND STATE BONDS—			
Louisville City 4 p. c.....	286,500 00	300,000 00	292,500 00
Virginia 10-40's	14,898 19	41,162 00	12,824 00
Mississippi 4 p. c.....	9,959 00	10,000 00	10,200 00
St. Louis City 6 p. c.....	107,625 00	100,000 00	116,000 00
Fort Wayne 6 p. c.....	77,288 00	75,000 00	86,250 00
Newark City 6 p. c.....	267,500 00	250,000 00	290,000 00
Sharon Town 7 p. c.....	10,500 00	10,500 00	10,868 00
Seneca Town 7 p. c.....	18,000 00	18,000 00	18,900 00
Kearney City 7 p. c.....	10,000 00	10,000 00	10,350 00
Jersey City 5 p. c.....	40,000 00	50,000 00	50,625 00
RAILROAD BONDS—			
Pennsylvania 4½ p. c.....	974,875 00	1,000,000 00	1,035,000 00
West Shore 4 p. c. guaranteed...	2,687,500 00	2,687,500 00	2,795,000 00
Erie 7 p. c.....	588,349 00	500,000 00	640,000 00
Erie 6 p. c.....	517,500 00	500,000 00	522,500 00
Albany & Susquehanna 6 p. c....	552,500 00	500,000 00	590,000 00
Hannibal & St. Joseph 6 p. c....	568,721 00	500,000 00	592,500 00
Chicago, Bur. & Quincy 5 p. c....	294,597 00	300,000 00	321,000 00
Northwest 7 p. c.....	498,170 00	400,000 00	558,000 00
Northwest 6 p. c.....	209,500 00	200,000 00	233,500 00
Northwest sinking fund 5 p. c....	508,906 00	500,000 00	550,000 00

	Book Value.	Par Value.	Market Value.
Northwest Debenture 5 p. c.	275,979 00	300,000 00	312,000 00
Northwest Tomah Div. 6 p. c. ...	213,233 00	200,000 00	236,000 00
Freemont, Elkhorn & M. V. 6 p. c.,	108,510 00	100,000 00	118,000 00
St. Paul, Chi. & Pac. W. D. 5 p. c.,	383,971 00	400,000 00	420,500 00
St. Paul, Chi. & Pac. Div. 6 p. c.,	257,750 00	250,000 00	302,500 00
St. Paul, Wis. & Minn. Div. 5 p. c.,	98,014 00	100,000 00	104,250 00
St. Paul, Dubuque Div., 6 p. c. ...	282,325 00	250,000 00	287,500 00
St. Paul, Mineral Point Div., 5 p. c.,	54,065 00	55,000 00	56,100 00
St. Paul, Lake Sup. Div., 5 p. c. ...	9,725 00	10,000 00	10,550 00
Fargo & Southern 6 p. c.	281,250 00	250,000 00	287,500 00
Manitoba 6 p. c.	318,407 00	300,000 00	351,000 00
Omaha 6 p. c.	309,156 00	300,000 00	316,500 00
Michigan Central 5 p. c.	97,109 00	100,000 00	107,500 00
Troy & Boston 7 p. c.	190,000 00	228,000 00	193,800 00
Delaware & Hudson Can. 7 p. c.,	63,575 00	55,000 00	75,350 00
Kansas Pacific 6 p. c.	62,844 00	60,000 00	60,000 00
Kan. City & North'n R. E. 7 p. c.,	124,300 00	113,000 00	124,500 00
Missouri Pacific 6 p. c.	492,584 00	500,000 00	540,000 00
Internat'l & Gt. Northern 6 p. c. ...	277,500 00	250,000 00	290,000 00
Iron Mountain 1st m. 7 p. c.	11,542 00	10,000 00	11,650 00
Iron Mountain 2d m. 7 p. c.	30,637 00	30,000 00	33,600 00
Iron Mountain 5 p. c.	212,929 00	270,000 00	245,700 00
Cairo & Fulton 7 p. c.	210,061 00	195,000 00	218,400 00
Memphis & Lit. Rock pref. 8 p. c.,	56,243 00	56,000 00	68,686 00
Missouri, Kan. & Texas 7 p. c. ...	212,141 00	200,000 00	231,000 00
Morris & Essex 7 p. c.	503,181 00	425,000 00	553,562 00
Morris & Essex construction 7 p. c.,	61,375 00	50,000 00	63,750 00
New Jersey Cen. convert. 7 p. c. ...	233,645 00	217,000 00	238,700 00
New Jersey Cen. consol. 7 p. c. ...	261,270 00	237,000 00	253,590 00
New Jersey Cen. adjustm't 7 p. c.,	53,471 00	50,000 00	54,500 00
Rock Island 5 p. c.	209,500 00	200,000 00	217,000 00
Atchison & Pike's Peak 6 p. c. ...	205,045 00	196,000 00	211,680 00
Louisville & Nashville 6 p. c.	189,950 00	200,000 00	200,000 00
Northern Pacific 6 p. c.	210,000 00	200,000 00	229,000 00
Cleve., Col., Cin. & Ind. 7 p. c. ...	598,250 00	500,000 00	615,000 00
Cleve., Col., Cin. & Ind. 6 p. c. ...	52,567 00	50,000 00	52,750 00
Chicago & Eastern Illinois 6 p. c.,	52,308 00	50,000 00	56,000 00
Kalamazoo & White Pigeon 7 p. c.,	64,424 00	58,000 00	62,640 00
Canada Southern 5 p. c.	627,612 00	751,000 00	638,350 00
Tol., Ann Arbor & Gd. Tk. 6 p. c.,	90,000 00	100,000 00	100,000 00
Watertown & Rome 6 p. c.	438,585 00	417,700 00	513,771 00
Cen. Park, N. & E. River 7 p. c. ...	57,500 00	50,000 00	61,000 00
Indianapolis & St. Louis 7 p. c. ...	171,625 00	150,000 00	171,000 00
Alton & Terre Haute 7 p. c.	153,329 00	150,000 00	158,100 00
Peoria & Pekin Union 6 p. c.	149,892 00	150,000 00	165,000 00
Cin., Ind., St. Louis & Chi. 6 p. c.,	38,066 00	36,000 00	38,520 00
Cedar Falls & Minnesota 7 p. c. ...	128,762 00	115,000 00	133,400 00
Minnesota & St. Louis 7 p. c.	110,000 00	100,000 00	115,000 00
N. Y., Lack. & Western 5 p. c. ...	96,556 00	100,000 00	106,000 00

	Book Value.	Par Value.	Market Value.
Evansville & Terre Haute 6 p. c. .	29,762 00	28,000 00	32,200 00
Metropolitan Elevated 6 p. c.	56,351 00	50,000 00	58,750 00
RAILROAD STOCKS—			
New York Central.....	398,881 00	400,000 00	426,000 00
Morris & Essex.....	109,010 00	100,000 00	133,500 00
New York, Lack. & Western....	181,149 00	210,000 00	211,575 00
Delaware & Hudson Canal.....	441,374 68	460,000 00	445,625 00
Illinois Central.....	453,673 00	350,000 00	490,000 00
Alton & Terre Haute preferred..	114,619 00	120,000 00	103,200 00
Illinois Central Leased Line.....	40,800 00	51,000 00	46,410 00
Chicago & North Western pref...	272,517 00	200,000 00	273,500 00
Pennsylvania.....	176,416 10	154,550 00	169,232 00
Northern Central.....	116,195 00	100,000 00	134,000 00
Rock Island.....	225,840 00	200,000 00	260,500 00
St. Paul preferred.....	124,818 00	115,000 00	143,750 00
Fort Wayne and Jackson preferred,	58,832 00	65,000 00	61,262 00
MISCELLANEOUS—			
West Union 7 p. c. bonds.....	1,106,359 00	1,000,000 00	1,220,000 00
Mutual Union 6 p. c. bonds.....	122,078 00	140,000 00	110,950 00
Mercantile Trust Co. stock.....	1,323,908 00	1,288,500 00	1,984,290 00
Gold & Stock Telegraph stock...	79,297 00	100,000 00	90,000 00
Western Union Telegraph stock..	273,278 00	400,000 00	296,000 00
Totals.....	\$25,910,245 97	\$24,878,912 00	\$28,104,110 00

GERMANIA LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, July 16, 1860.

HUGO WESENDONCK, *President.*CORNELIUS DOREMUS, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Capital stock paid up in cash..... \$200,000 00

Amount of net or ledger assets December 31, 1884..... \$10,468,352 40

II. INCOME DURING THE YEAR.

Cash received for premiums without
deductions for commissions or other
expenses.....\$1,599,144 01

Cash received for annuities..... 15,748 12

Premiums on new business, \$195,-

132.45; on old, \$1,411,352.27.

Total..... \$1,614,892 13

Interest on mortgage loans	321,496 82
Interest on bonds owned, and dividends on stock..	167,917 65
Interest on loans made to policy-holders.....	8,153 08
Interest on other debts due the Company.....	4,029 07
Discount on claims paid in advance.....	4,365 41
Rents for use of Company's property.....	55,178 14
Policy fees.....	635 33
Total income	<u>\$2,176,667 63</u>
Total	<u>\$12,645,020 12</u>

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions... \$689,825 26	
Cash paid for matured endowments and additions.....	250,072 96
Total amount actually paid for losses and matured endowments.....	\$939,898 22
Cash paid to annuitants.....	10,042 00
Cash paid for surrendered policies and additions...	136,978 18
Cash surrender values, applied in payment of premiums.....	8,736 44
Cash paid for dividends to policy-holders.....	204,871 50
Total paid policy-holders.....	\$1,300,526 34
Dividends to stockholders.....	24,000 00
Commissions to agents.....	193,891 45
Salaries, and traveling expenses of managers of agencies, and general, special, and local agents...	49,888 92
Medical examiners' fees.....	14,634 77
Salaries and other compensation of officers and other office employes.....	65,819 50
Taxes, licenses, fines, and fees.....	9,483 50
Rent.....	2,235 00
Commuting commissions.....	2,618 68
Furniture and fixtures and safes for home and agency offices	25 81
Advertising and printing.....	13,094 35
Sundry items: Stationery, postage, express, exchange, law, and other expenses.....	18,184 25
Total disbursements.....	<u>\$1,694,402 57</u>
Balance.....	<u>\$10,950,617 55</u>

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate, less encumbrances, as per Schedule A..	\$1,132,323 06
Loans on bond and mortgage (first liens).....	5,739,363 19
Loans made in cash to policy-holders, on this Com- pany's policies assigned as collateral.....	145,966 59

Cost value of bonds and stocks owned absolutely, as per Schedule E.....	3,645,529 42
Cash in Company's office.....	578 71
Cash in transit (since received).....	45,972 81
Cash deposited in banks, and with the Bavarian government.....	240,373 77
Atlantic Mutual Insurance Company's certificates..	510 00
Total net or ledger assets.....	\$10,950,617 55
Deduct depreciation from cost of real estate.....	54,454 79
Total net or ledger assets, less depreciation.....	\$10,896,162 76

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	40,252 99
Interest accrued on bonds and stocks.....	20,514 99
Rents due and accrued on Company's property or leases.....	7,125 10
Market value of bonds and stocks over cost, as per Schedule E....	282,862 83
Gross premiums due and unreported on policies in force December 31, 1885.....	\$66,530 21
Gross deferred premiums on policies in force De- cember 31, 1885.....	231,553 84
Total.....	\$298,084 05
Deduct the loading on above gross amount..	59,616 81
Net amount of uncollected and deferred premiums.....	238,467 24
Total assets.....	\$11,485,385 91

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest.....	\$10,321,730 00
Death losses due and unpaid.....	\$8,109 81
Matured endowments due and unpaid.....	9,988 79
Death losses in process of adjustment, or adjusted and not due.....	136,062 05
Death losses and other policy claims resisted by the Company.....	28,887 68
Total policy claims.....	183,048 33
Unpaid dividends of surplus, or other profits due policy-holders....	43,147 93
Amount of any other liability of the Company, viz.: Extra reserve for absolute war and world policies, and policies lapsed, liable to be surrendered, and premiums received in advance.....	34,728 00
Liabilities on policy-holders' account.....	\$10,582,654 26
Gross surplus, including capital, on policy-holders' account..	902,731 65
Total liabilities.....	\$11,485,385 91

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens None.

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	12,876	\$24,055,294 00
Endowment policies.....	9,117	13,613,190 00
All other policies.....	507	1,285,857 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies.....	320	725,673 00
Endowment policies.....	2,435	3,785,838 00
All other policies.....	92	281,074 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies.....	5	5,408 00
Endowment policies.....	8	12,950 00

Old Policies increased during the year.

	Number.	Amount.
Whole life policies.....	7	15,529 00
Endowment policies.....	3	....

Additions by dividends.

	Number.	Amount.
Whole life policies.....	....	44,407 00
Endowment policies.....	....	15,137 00
Total number and amount.....	25,370	\$43,840,357 00
Deduct policies ceased to be in force.....	1,949	3,860,372 00
Policies in force at end of the year.....	23,421	\$39,979,985 00
Industrial policies.....	16,774	1,836,609 00
Grand total.....	40,195	\$41,816,594 00.

Policies ceased to be in force during the year.

	Number.	Amount.
By death.....	372	\$717,773 00
By maturity (end.).....	152	249,119 00
By expiry (term.).....	16	8,619 00
By surrender.....	462	1,081,839 00
By lapse.....	640	1,141,035 00
By change, decrease and transfer.....	10	37,976 00
By not taken.....	297	624,011 00
Total terminated.....	1,949	\$3,860,372 00

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1884	66	\$153,158 00
Number and amount of policies issued during the year....	21	26,628 00
Totals	87	\$179,786 00
Deduct policies ceased to be in force.....	15	19,000 00
Total number and amount in force Dec. 31, 1885,	72	\$160,786 00
Industrial business.....	11	1,250 00
	Number.	Amount.
Number and amount of losses and claims on policies paid December 31, 1884.....	3	3,030 85
Number and amount of losses and claims on policies in- curred during the year.....	6	8,173 81
Industrial policies	2	154 00
Totals	11	\$11,358 66
	Number.	Amount.
Number and amount of losses and claims on policies paid during the year.....	11	11,358 66
Premiums collected in cash, \$9,156.44; industrial, \$50.50.....		9,206 94

Schedule A—Real Estate owned by the Company.

In New York City.....	\$677,658 81
Brooklyn	168,082 12
New Jersey.....	14,239 42
Berlin, Germany.....	273,377 93
Total	\$1,133,358 28
Less depreciation.....	55,490 01
Total	\$1,077,868 27

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—			
United States reg. 4 p. c.	\$1,077,613 94	\$228,000 00	\$280,725 00
“ “ 4½ p. c.		807,000 00	908,883 75
Mississippi 4 p. c., 1890.....	7,500 00	10,000 00	8,500 00
Virginia funding 3 p. c., 1932....	12,945 00	26,900 00	16,543 50
MUNICIPAL STOCKS AND BONDS—			
N. Y. City dock 7 p. c. bds., 1901,	53,000 00	50,000 00	67,500 00
New York City parks improvement fund 7 p. c. stock, 1902.....	51,575 00	50,000 00	68,000 00
New York City water 7 p. c. stock, 1902.....	25,815 00	25,000 00	34,125 00
Brooklyn permanent water loan coup. 6 p. c. bonds, 1886....	14,118 75	2,000 00	2,020 00
Brooklyn permanent water loan coup. 6 p. c. bonds, 1891....		1,000 00	1,097 50
Brooklyn permanent water loan coup. 6 p. c. bonds, 1899....		12,000 00	14,400 00

	Cost Value.	Par Value.	Market Value.
Brooklyn permanent water loan coup. 7 p. c. bonds, 1904. . . . }	32,908 10	3,000 00	4,147 50
Brooklyn permanent water loan coup. 7 p. c. bonds, 1910. . . . }		25,000 00	36,500 00
Brooklyn Prospect Park loan coup. and reg. 7 p. c. bds., 1915, }	114,143 63	104,000 00	157,300 00
Brooklyn Prospect Park loan reg. 7 p. c. bonds, 1918 }		3,000 00	4,612 50
Newark, N. J., city 6 p. c. bonds, 1908.	11,700 00	10,000 00	11,700 00
Newark, N. J., city aqueduct board 7 p. c. bonds, 1905.	32,600 00	25,000 00	32,000 00
RAILROAD BONDS—			
Atchison, Topeka & Santa Fe 1st mort. 7 p. c. gold, 1899.	24,480 00	20,000 00	24,600 00
Baltimore & Ohio (Parkersburg branch) 6 p. c., 1919.	4,655 00	4,000 00	4,800 00
Baltimore & Ohio (Pittsburgh div- ision) 5 p. c. gold, 1925.	50,750 00	50,000 00	53,875 00
Central Park, N. & E. River Horse 1st con. mort. 7 p. c., 1902. . . .	39,085 00	32,000 00	39,280 00
Chicago & Alton sinking fund 6 p. c. gold, 1903.	18,018 75	15,000 00	18,225 00
Chicago & Alton (La. & Missouri River) 1st mort. 7 p. c., 1900. .	13,505 00	11,000 00	13,530 00
Chicago & Alton (St. Louis, Jack. & Chic.) 1st m. 7 p. c., 1894. . .	7,018 75	6,000 00	7,080 00
Chicago, Milwaukee & St. Paul (Chic. & Mil.) 1st m. 7 p. c., 1903,	64,187 50	50,000 00	65,125 00
Chicago, Milwaukee & St. Paul (Prairie du Chien) 1 m. 8 p. c., '98,	42,615 00	32,000 00	43,520 00
Chic., Mil. & St. Paul (St. P. & C., Riv. div.) 1 m. conv. 7 p. c. g., 1902,	50,050 00	40,000 00	52,100 00
Chicago & Northwestern con. mort. sinking fund 7 p. c. cur., 1915,	163,937 50	125,000 00	173,437 50
Chicago & Northwestern (Meno- minee ex.) 1st m. 7 p. c. g., 1911,	22,275 00	18,000 00	22,275 00
Chicago & Northwestern (Meno- minee Riv.) 1st m. 7 p. c. g., 1906,	4,860 00	4,000 00	4,860 00
Chicago & Northwestern (Minn. Valley) 1st mort. 7 p. c., 1908. .	2,430 00	2,000 00	2,430 00
Chicago & Northwestern (N. W. Union) 1st m. 7 p. c. g., 1917. .	195,691 25	154,000 00	200,200 00
Chicago & Northwestern (Plain- view) 1st mort. 7 p. c., 1908. . .	1,215 00	1,000 00	1,215 00
Chicago & Northwestern (Roch. & N. Minn.) 1st m. 7 p. c., 1908. .	3,645 00	3,000 00	3,645 00
Chicago, Rock Island & Pacific (Chic. & S. W.) 1 m. 7 p. c. g., 1899,	20,740 00	17,000 00	20,740 00

	Cost Value.	Par Value.	Market Value.
Chicago, Rock Island & Pacific (ex. and col.) 5 p. c., 1934....	26,187 50	25,000 00	27,625 00
Chic., St. Louis & Pitts. (Cin. & Chic. Air Line) 1st m. 7 p. c., 1890,	48,937 50	45,000 00	48,937 50
C., St. P., M. & Omaha (C., St. P. & Minneap.) 1 m. 6 p. c. g., 1918,	33,422 50	29,000 00	35,887 50
C., St. P., Minneap. & Omaha (No. Wis.) 1st mort. 6 p. c., 1930...	20,700 00	18,000 00	22,320 00
C., St. P., M. & Omaha (St. P. & Sioux City) 1 m. 6 p. c. g., 1919,	122,000 00	100,000 00	124,000 00
Cin., Ham. & Dayton (Dayton & Mich.) 3d mort. 7 p. c., 1888...	18,248 75	17,000 00	18,020 00
Delaware & Hudson Canal (Penn. div.) 1st mort. 7 p. c., 1917....	44,187 50	35,000 00	47,075 00
Del. & Hud. Canal (Albany & Sus. div.) 1st con. mort. 7 p. c., 1906,	123,000 00	100,000 00	129,000 00
Dubuque & Sioux City (2d div.) 1st mort. 7 p. c., 1894.....	8,032 50	7,000 00	8,032 50
Hannibal & St. Joseph con. mort. 6 p. c., 1911.....	17,531 25	15,000 00	17,775 00
Illinois Central (Chic., St. Louis & New Orleans) 1 m. 7 p. c., 1897,	22,978 75	19,000 00	29,760 00
Illinois Cen. (Chic., St. L. & N. O.) town lien, 1st m. 7 p. c., 1897..	6,056 25	5,000 00	
Illinois Central (Chicago & Spring- field) 6 p. c., 1898.....	11,507 50	10,000 00	11,900 00
Lake Shore & Michigan Southern con. 1st mort. s. f. 7 p. c., 1900,	60,812 50	50,000 00	64,500 00
Lake Shore & Michigan Southern con. 2d gen. mort. 7 p. c., 1903,	59,637 50	50,000 00	59,875 00
Little Miami (Dayton & Western) 1st mort. 6 p. c., 1905.....	5,525 00	5,000 00	5,525 00
Long Island (main line) sinking fund 1st mort. 7 p. c., 1898....	1,206 25	1,000 00	1,230 00
Michigan Central (Detroit & Bay City) 1st mort. 5 p. c., 1931....	24,360 00	24,000 00	25,800 00
Michigan Central (Mich. Central) con. (now 1st) 7 p. c., 1902....	64,500 00	50,000 00	63,250 00
Missouri Pacific (Pacific of Mo.) 1st mort. 6 p. c. gold, 1888....	82,993 75	80,000 00	84,800 00
N. Y. Central & Hudson Riv. } 1st mort. coup. 7 p. c., 1903. }	193,887 50	40,000 00	55,000 00
N. Y. Central & Hudson Riv. } 1st mort. reg. 7 p. c., 1903.. }		110,000 00	146,437 50
N. Y., L. E. & Western 1st con. mort. 7 p. c. gold, 1920.....	271,612 50	213,000 00	272,640 00
N. Pacific Terminal Co. of Oregon, 1st mort. 6 p. c., gold, 1933....	51,250 00	50,000 00	51,250 00

HOME LIFE INSURANCE COMPANY.

	Cost Value.	Par Value.	Market Value.
St. P., Minn. & Man. (Dak. Ext), 1st mort. 6 p. c. gold, 1910....	135,187 50	125,000 00	146,875 00
Second Ave. H. R. R. Co. con. mort. 7 p. c., 1888.....	6,405 00	6,000 00	6,315 00
Union Pacific 1st mort. 6 p. c. gold, 1896-99.....	22,283 75	21,000 00	24,570 00
RAILROAD STOCKS—			
Forty-second St., Man. & St. N. Ave. Horse R. R. Co.....		5,000 00	1,000 00
Totals	\$3,645,529 42	\$3,220,900 00	\$3,928,392 25

HOME LIFE INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business, May 1, 1860.

GEORGE C. RIPLEY, *President*,JOSEPH P. HOLBROOK, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Capital stock paid up in cash.....	\$125,000	
Amount of net or ledger assets December 31, 1884.....		\$5,131,675 15

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses	\$479,418 93	
Premium notes, loans, or liens taken in part payment for premiums.....	120,819 40	
Premiums on new business, \$94- 734.96; on old, \$505,503.37.		
Total premium income.....	\$600,238 33	
Interest on mortgage loans.....	195,818 89	
Interest on bonds owned, and dividends on stock..		
Interest on premium notes, loans, or liens.....	39,052 41	
Rents for use of Company's property.....	1,147 39	
Total income.....		\$836,257 02
Total		\$5,967,932 17

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$213,517 82	
Premium notes, loans, or liens used in payment of same.....	13,870 18	
Cash paid for matured endowments and additions.....	97,673 80	
Premium notes, loans, or liens used in payment of same.....	12,635 20	
Total amount actually paid for losses and matured endowments.....	\$337,697 00	
Cash paid to annuitants.....	438 24	
Cash paid for surrendered policies.....	35,935 40	
Premium notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	23,032 01	
Cash dividends paid to policy-holders.....	43,631 06	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	71,304 80	
Total paid policy-holders....	\$512,038.51	
Dividends to stockholders.....	15,000 00	
Commissions to agents.....	69,121 06	
Salaries and traveling expenses of managers of agencies, general, special, and local agents	34,817 80	
Medical examiners' fees.....	5,015 00	
Salaries and other compensation of officers and other office employes.....	34,701 34	
Taxes, licenses, fines, and fees.....	6,029 92	
Rent.....	11,064 36	
Advertising.....	4,627 93	
Printing, postage, stationery, law, and office expenses,	5,032 20	
Total disbursements.....	697,448 12	
Balance.....	\$5,270,484 05	

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered as per Schedule A.....	\$208,367 61	
Loans on bond and mortgage (first liens)....	1,096,400 00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals as per Schedule C.....	616,200 00	
Premium notes, loans, or liens on policies in force..	669,146 25	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	2,595,252 47	
Cash in Company's office.....	79,871 94	
Cash deposited in banks.....		
Agents' ledger balances.....	5,245 78	
Total net or ledger assets	\$5,270,484 05	

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans	4,070 58
Interest accrued on bonds and stocks.....	29,911 67
Interest accrued on collateral loans.....	2,289 22
Rents due on Company's property.....	1,395 52
Market value of bonds and stocks over cost, as per Schedule E....	242,797 53
Gross premiums due and unreported on policies in force December 31, 1885.....	\$90,875 88
Gross deferred premiums on policies in force Decem- ber 31, 1885.....	35,092 75
Total	\$125,968 63
Deduct the loading on above gross amount..	25,193 73
Net amount of uncollected and deferred premiums.....	100,774 90
Total assets.....	\$5,651,723 47

ITEM NOT ADMITTED.

Agents' balances.....	5,245 78
Total assets (less item not admitted).....	\$5,646,477 69

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Ex- perience Table of Mortality, with four per cent. compound interest,	\$4,308,047 00
Death losses in process of adjustment, or adjusted and not due.....	30,000 00
Unpaid dividends of, surplus, or other profits due policy-holders....	20,178 34
Premiums paid in advance.....	1,057 81
Liabilities on policy-holders' account.....	\$4,359,283 15
Gross surplus, including capital, on policy-holders' account..	1,287,194 54
Total liabilities.....	\$5,646,477 69

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1884.....	\$689,086 83
Received during the year.....	120,819 40
Total.....	\$809,906 23

Deductions during the year.

Notes, loans, or liens used in payment of losses and claims	26,505 38
Notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	23,032 01
Notes, loans, or liens used in payment of dividends to policy-holders.....	71,304 80
Notes, loans, or liens redeemed by maker in cash..	19,919 79
Total reduction of premium note account.....	140,759 98
Balance note assets at the end of the year.....	\$669,146 25

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	6,685	\$12,833,232
Endowment policies.....	2,276	4,095,974
All other policies.....	7	Annuity.
Reversionary additions.....		28,389

New Policies issued during the year.

	Number.	Amount.
Whole life policies	686	1,375,198
Endowment policies.....	729	1,369,156

Old Policies revived during the year.

	Number.	Amount.
Whole life policies.....	11	21,000
Endowment policies.....	15	20,500

Old policies increased during the year.

	Number.	Amount.
Whole life policies.....	39.

Additions by dividends.

	Number.	Amount.
Reversionary additions.....	....	5,678
Total number and amount.....	10,409	\$19,749,166
Deduct policies ceased to be in force.....	962	1,929,750
Total policies in force at the end of the year..	9,447	\$17,819,416

Policies ceased to be in force during the year.

	Number.	Amount.
By death	122	\$227,388
By maturity (end).....	64	110,309
By surrender.....	411	904,803
By lapse	243	387,750
By change and decrease .....	....	25,500
By not taken.....	122	274,000
Total terminated	962	\$1,929,750

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1884.....	334	\$576,278
Number and amount of policies issued during the year	9	15,728
Totals	343	\$592,006
Deduct number and amount ceased to be in force..	22	36,360
Total number and amount in force Dec. 31, 1885,	321	\$555,646

Number and amount of losses and claims on policies incurred during the year.....	II	21,660 00
Amount of claims paid during the year.....	II	21,660 00
Premiums collected in cash, \$12,523.57; notes or credits, \$2,843.55,		15,367 12

Schedule A—Real Estate owned by the Company.

In New York City.....	\$162,400 00
New York, out of city.....	38,933 49
New Jersey.....	7,034 12
Total cost value.....	\$208,367 61

Schedule C—Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Nassau National Bank stock.....	\$2,500	\$4,875 00	\$2,000 00
Union Trust Co. stock.....	13,000	44,200 00	\$30,000 00
Brooklyn City R. R. stock.....	1,000	2,000 00	13,000 00
Brooklyn Gas Light Co. stock.....	2,025	2,551 50	
Union Ferry Co. stock.....	500	675 00	
Long Island Safe Deposit Co. stock.....	1,000	800 00	
Consolidated Gas Co. of New York stock,	14,300	14,300 00	
Cleveland & Pittsburgh R. R. stock.....	5,000	7,250 00	1,000 00
Fulton Municipal Gas Co. stock.....	10,000	15,000 00	9,000 00
New York Mutual Gas Light Co. stock..	3,000	3,900 00	
Long Island Bank stock.....	1,500	1,650 00	
Nassau National Bank stock.....	2,000	3,900 00	21,000 00
Broadway Insurance Co. stock.....	1,100	1,177 00	
Brooklyn Bank stock.....	1,950	2,340 00	
American Loan & Trust Co. stock.....	3,000	3,150 00	
Metropolitan Gas Light Co., Brooklyn, stk,	700	658 00	
Second Avenue R. R. Co. stock.....	2,500	5,000 00	40,000 00
Fulton Municipal Gas Co. stock.....	3,000	4,500 00	
Belt R. R. Co. stock.....	1,300	1,430 00	
Susp. Bdg. & Erie Junc. R. R. 1st m. bds,	20,000	18,000 00	
Laf., Bloom'n & Muncie R. R. 1st m. g. bds,	15,000	11,250 00	4,000 00
Houston & Texas R. R. 1st m. bonds....	20,000	17,800 00	
Can. Southern R. R. 1st m. bonds, 1908,	5,000	5,150 00	
American Exchange National Bank stock,	5,000	6,450 00	3,200 00
Consolidated Gas Co. stock.....	6,000	6,000 00	4,000 00
Standard Fire Insurance Co. stock.....	1,000	950 00	
Soldiers Bounty Fund of 1888, State of			
New York, bond.....	5,000	5,000 00	3,500 00
Pennsylvania Coal Co. stock.....	10,000	21,000 00	15,000 00
International Ocean Tel. Co. stock.....	10,000	10,000 00	
National Bank of Commerce stock.....	1,300	2,015 00	
Erie consolidated 6 p. c. bonds.....	8,000	7,040 00	3,000 00
Metropolitan National Bank stock.....	110,000	30,800 00	106,500 00
E. Tenn., Va. & Ga. con. 1st m. bonds..	175,000	119,000 00	
D., M. & Mar. R. R. land grant bonds..	50,000	10,000 00	
Funded con. E. Tenn., Va. & Ga. R.R. bds,	17,500	9,100 00	

	Par Value.	Market Value.	Amt. Loaned.
Lehigh & W. Coal Co. 7 p. c. income bds,	14,000	9,800 00	265,000 00
N. Y., L. E. & W. R. R. com. stock....	80,000	18,400 00	
Northern Pacific R. R. common stock....	290,000	72,500 00	
Oregon & Transatlantic Co. stock.....	200,000	56,000 00	
L. E., W. & St. L. ex. 7 p. c. bds, 1890...	2,000	2,000 00	
Decatur Ex. St. Louis s. f. bonds, 1889...	10,000	10,000 00	
Great Western R. R. 1st m. 7 p. c. bonds,	10,000	11,000 00	
Wab. & West'n R. R. 2d m. ex. bds, 1893,	14,000	14,000 00	
Tol. & Wabash R. R. 2d m. ex. bds, 1893,	1,000	1,000 00	
Great West'n R. R. 2d m. 7 p. c. bonds..	3,000	3,000 00	
Toledo, Peoria & Western R. R. bonds...	10,000	9,000 00	100,000 00
N. Y. Cen. & Hudson River R. R. stock,	140,000	140,000 00	
N. Y., L. E. & W. 2d m. consol. bonds..	19,000	16,720 00	
Phil. & Reading gen. m. bonds, 1908....	80,000	56,000 00	
Rens. & Saratoga R. R.....	40,000	64,000 00	
Central Trust Co.....	10,000	32,000 00	
Albany & Susquehanna R. R.....	10,000	13,500 00	
Brooklyn Trust Co.....	11,250	23,062 50	
Totals	\$1,472,425	\$950,894 00	\$616,200 00

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States reg.....	\$1,480,433 72	\$1,350,000 00	\$1,600,000 00
MUNICIPAL BONDS—			
Kings County.....	100,800 00	100,000 00	104,000 00
Brooklyn City.....	329,572 50	328,000 00	459,200 00
RAILROAD BONDS—			
N. Y., Chicago & St. Louis.....	197,412 50	200,000 00	190,000 00
N. Y., L. E. & Western.....	97,083 75	101,000 00	90,900 00
Albany & Susquehanna.....	224,000 00	200,000 00	224,000 00
N. Y., Lackawanna & Western..	97,500 00	100,000 00	100,000 00
Oswego & Syracuse.....	38,950 00	38,000 00	38,950 00
MISCELLANEOUS—			
Central Trust Co., N. Y., stock...	29,500 00	10,000 00	31,000 00
Totals.....	\$2,595,252 47	\$2,427,000 00	\$2,838,050 00

HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, July 18, 1868.

EDWIN M. KELLOGG, *President*,FRANK B. MAYHEW, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Capital stock paid up in cash.....	\$100,000 00	
Amount of ledger assets December 31, 1884.....		\$604,739 52

II. INCOME DURING THE YEAR.

Cash received for premiums without deductions for commissions or other expenses.....	\$188,963 73	
Deduct amount paid to other companies for reinsurance of policies in this Company.....	137 99	
Premiums on new business, \$112,564.15; on old, \$76,399.60.		
Total premium income.....	\$188,825 76	
Interest on mortgage loans.....	8,824 42	
Interest on bonds owned, and dividends on stock..	14,860 95	
Interest on loans on policies.....	351 48	
Interest on other debts due the Company.....	4,380 73	
Rents for use of Company's property.....	907 21	
Profits on bonds or stocks actually sold.....	24,572 05	
Total income.....		242,722 60
Total.....		\$847,462 12

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$54,030 50	
Cash paid for matured endowments and additions.....	7,669 00	
Total amount actually paid for losses and matured endowments.....	\$61,699 50	
Cash paid for surrendered policies.....	64,547 59	

Cash dividends paid to policy-holders and applied in payment of premiums.....	5,236 92	
Total paid policy-holders.....	\$131,484 01	
Dividends to stockholders.....	7,250 00	
Commissions to agents.....	8,857 44	
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	79,705 27	
Medical examiners' fees.....	9,030 08	
Salaries and other compensation of officers and other office employés.....	13,053 85	
State and local taxes in State where organized, \$45.23; taxes, licenses, fines, and fees in other States, \$1,204.24.....	1,249 47	
Rent.....	5,318 32	
Advertising.....	1,821 15	
Printing and supplies.....	6,846 22	
Postage and exchange, \$3,318.31; law expenses, \$991.90; expense account, \$16,178.96; real estate expenses, \$16 50.....	20,505 67	
Total disbursements.....		285,121 48
Balance.....		\$562,340 64

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered as per Schedule A.....	\$88,700 00	
Loans on bond and mortgage (first liens).....	164,400 00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	12,950 00	
Loans made in cash to policy-holders, on this Company's policies, assigned as collateral.....	3,030 34	
Cost value of bonds and stocks owned absolutely as per Schedule E.....	279,932 98	
Cash in Company's office.....	398 69	
Cash deposited in banks.....	10,794 92	
Office furniture and fixtures.....	742 34	
Agents' ledger balances.....	1,391 37	
Total net or ledger assets.....		\$562,340 64

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	1,750 83	
Interest accrued on stocks and bonds.....	8,058 32	
Interest accrued on collateral loans.....	388 50	
Interest accrued on loans to policy-holders.....	65 00	
Rents due on Company's property or leases.....	265 00	
Market value of bonds and stocks over cost, as per Schedule E....	10,797 02	

Gross premiums due and unreported on policies in force December 31, 1885.....	\$31,721 34	
Gross deferred premiums on policies in force December 31, 1885.....	121,089 15	
Total	\$152,810 49	
Deduct the loading on above gross amount,	30,562 10	
Net amount of uncollected and deferred premiums...		122,248 39
Total assets.....		\$705,913 70

ITEMS NOT ADMITTED.

Agents' balances.....	\$1,391 37	
Office furniture and fixtures	742 34	
Total		2,133 71
Total assets (less items not admitted).....		\$703,779 99

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest..	\$635,509 00	
Deduct net value of risks of this Company reinsured in other solvent companies	5,165 00	
Net reinsurance reserve.....		\$630,344 00
Claims for death losses due and unpaid.....	\$1,048 00	
Claims for matured endowments due and unpaid...	1,059 00	
Total policy claims.....		2,107 00
Equity reserve against lapsed policies which may be restored.....		1,200 00
Liabilities on policy-holders' account.....		\$633,651 00
Gross surplus, including capital, on policy-holders' account..		70,128 99
Total liabilities.....		\$703,779 99

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens.....	None.
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VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	17,271	\$3,447,975 00
Endowment policies.....	583	330,642 00
All other policies.....	142	292,493 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies	27,995	3,140,626 00
Endowment policies	2,536	328,132 00
All other policies	28	51,662 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies	34	11,000 00
Endowment policies	1	3,000 00

Additions by Dividends.

	Number.	Amount.
Whole life policies .....	.....	11,376 00
Endowment policies .....	.....
Total number and amount	48,590	\$7,616,906 00
Deduct policies ceased to be in force	15,253	2,041,330 00
Total policies in force at the end of the year ..	33,337	\$5,575,576 00

Policies ceased to be in force during the year.

	Number.	Amount.
By death	232	\$39,404 00
By maturity (end)	10	6,532 00
By expiry (term)	33	86,084 00
By surrender	324	174,721 00
By lapse	14,407	1,701,699 00
By change and decrease	4	400 00
By not taken	243	32,490 00
Total terminated	15,253	\$2,041,330 00

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1884	652	\$285,144 00
Number and amount of policies issued during the year ...	1,832	207,444 00
Totals	2,484	\$492,588 00
Deduct number and amount ceased to be in force ..	851	154,702 00
Total number and amount in force Dec. 31, 1885,	1,633	\$337,886 00

	Number.	Amount.
Number and amount of losses and claims on policies in- curred during the year	13	\$2,200 00
Number and amount of losses and claims on policies paid during the year	13	2,200 00
Premiums collected in cash		14,900 86

100 HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY.

Schedule A—Real Estate owned by the Company.

In New York.....	\$76,500 00
New Jersey.....	12,200 00
Total	\$88,700 00

Schedule C—Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Fifth National Bank, New York, stock..	3,300	5,940 00	4,800
Farragut Fire Ins. Co., " " ..	1,000	1,050 00	650
Adams Express Co., " " ..	1,300	1,300 00	3,000
Niagara Fire Ins. Co., " " ..	650	812 50	
E. B'dway, Dry Dock & Bat. R. R. Co. stk.,	1,000	2,250 00	
Second Avenue R. R. Co. bonds.....	1,000	1,050 00	500
Bleecker St. & Fulton Ferry R. R. Co. bds.,	5,000	5,650 00	4,000
Totals	\$13,250	\$18,052 50	\$12,950

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States 3 p. c. consols.	\$50,000 00	\$52,000 00	\$52,000 00
MUNICIPAL BONDS—			
West Farms 7 p c.....	8,000 00	10,125 00	16,450 00
Morisania 7 p. c.....			
RAILROAD BONDS—			
DryD'k,E.B'wy&Bat.,N.Y.7 p. c.,	2,000 00	2,000 00	2,400 00
South Ferry, N. Y. City, 7 p. c..	11,000 00	11,147 98	12,100 00
42dSt.,Man.&St.N.Ave.,N.Y.City,	20,000 00	22,200 00	22,600 00
RAILROAD STOCKS—			
Second Avenue, New York City,	60,000 00	123,620 00	126,000 00
Eighth Avenue, New York City,	9,000 00	24,965 00	25,200 00
DryD'k,E.B'way&Bat.,N.Y.,6p.c.,	13,500 00	30,130 00	30,130 00
MISCELLANEOUS—			
Dry D'k, E. B'dway and Bat. R. R.			
Co., N. Y. City, 6 p. c. scrip...	3,500 00	3,745 00	3,850 00
Totals.....	\$177,000 00	\$279,932 98	\$290,730 00

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, December 27, 1862.

STEPHEN H. RHODES, *President.*GEO. B. WOODWARD, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1884..... \$2,505,529 44

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses	\$596,580 80	
Premium notes, loans, or liens taken in part payment for premiums....	10,315 64	
Premiums paid by dividends, including reconverted additions, \$36,010.71; by surrendered policies, \$4,786.22.....	40,796 93	
Total	\$647,693 37	
Deduct amount paid to other companies for reinsurance of policies in this Company.....	550 34	
Total premium income.....	\$647,143 03	
Interest on mortgage loans.....	80,471 47	
Interest on bonds owned, and dividends on stock ..	51,486 96	
Interest on premium notes, loans, or liens.....	8,030 55	
Interest on other debts due the Company.....	4,228 23	
Discount on claims paid in advance.....	489 58	
Rents.....	1,337 07	
Profit on bonds and stocks sold.....	13,130 92	
Total income.....		806,317 81
Total		\$3,311,847 25

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$218,011 64	
Premium notes, loans, or liens used in payment of same.....	3,254 45	
Cash paid for matured endowments and additions.....	81,510 40	
Premium notes, loans, or liens used in payment of same.....	2,972 63	
Total amount actually paid for losses and matured endowments.....	\$305,749 12	
Cash paid to annuitants.....	344 63	
Cash paid for surrendered policies.....	25,145 04	
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse.....	7,333 36	
Cash surrender values, including reconverted additions, applied in payment of premiums.....	5,079 72	
Cash dividends paid to policy-holders and applied in payment of premiums.....	38,965 51	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	6,629 03	
Total paid policy-holders.....	\$389,246 41	
Commissions to agents.....	141,641 16	
Salaries and traveling expenses of managers of agencies, general, special and local agents.....	62,817 02	
Medical examiners' fees.....	20,374 21	
Salaries and other compensation of officers and other office employes.....	30,100 55	
Taxes, licenses, fines, and fees.....	10,857 51	
Rent.....	13,838 07	
Furniture and fixtures and safes for home and agency offices.....	569 63	
Advertising.....	7,378 00	
Stationery, \$2,057.97; printing, \$3,889.41; traveling, \$1,158.42; postage, \$2,087.73; law, \$3,564.38; incidental, \$14,859.51.....	27,617 42	
Total disbursements.....		\$704,439 98
Balance.....		\$2,607,407 27

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A....	\$33,844 61
Loans on bond and mortgage (first liens)	1,452,806 08
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	20,800 00
Loans made in cash to policy-holders on this Company's policies assigned as collateral.....	31,192 00

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY. 103

Premium notes, loans, or liens on policies in force..	124,909 03	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	876,487 84	
Cash in Company's office.....	1,884 77	
Cash deposited in banks.....	60,841 92	
Bills receivable.....	270 10	
Agents' ledger balances.....	2,370 92	
Commuted commissions.....	2,000 00	
Total net or ledger assets		\$2,607,407 27

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	28,748 31	
Interest accrued on bonds and stocks.....	11,041 20	
Interest due and accrued on collateral loans.....	812 78	
Interest due and accrued on premium notes, loans, or liens.....	7,872 39	
Rents due and accrued on Company's property, or lease.....	154 67	
Market value of bonds and stocks over cost, as per Schedule E....	53,645 54	
Gross premiums due and unreported on policies in force December 31, 1885.....	\$25,226 08	
Gross deferred premiums on policies in force De- cember 31, 1885.....	30,393 94	
Total	\$55,620 02	
Deduct the loading on above gross amount..	13,586 27	
Net amount of uncollected and deferred premiums.....		42,033 75
Total assets.....		\$2,751,715 91

ITEMS NOT ADMITTED.

Commuted commissions.....	\$2,000 00	
Agents' balances.....	2,370 92	
Bills receivable.....	270 10	
Total.....		4,641 02
Total assets (less items not admitted).....		\$2,747,074 89

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest.....	\$2,466,706 00	
Deduct net value of risks of this Company reinsured in other solvent companies.....	4,293 00	
Net reinsurance reserve.....		\$2,462,413 00

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Death losses due and unpaid.....	\$50 00	
Matured endowments due and uncalled for.....	1,133 00	
Claims for death losses in process of adjustment....	16,938 00	
		<hr/>
Total policy claims.....		18,121 00
Special reserve for possible depreciation.....		15,000 00
Unpaid dividends of surplus, or other profits due policy-holders....		16,092 48
Premiums paid in advance and surrender values.....		3,714 53
		<hr/>
Total Liabilities on policy-holders' account.....	\$2,515,341 01	
Gross surplus on policy-holders' account	231,733 88	
		<hr/>
Total liabilities.....		\$2,747,074 89

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand, December 31, 1884.....	\$136,439 23	
Received during the year.....	10,315 64	
		<hr/>
Total.....		\$146,754 87

Deductions during the year.

Notes, loans, or liens used in payment of losses and claims.....	\$6,227 08	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	7,333 36	
Notes, loans, or liens used in payment of dividends to policy holders.....	6,629 03	
Notes, loans, or liens redeemed by maker in cash..	1,656 37	
		<hr/>
Total reduction of premium note account.....		21,845 84
		<hr/>
Balance note assets at the end of the year.....		\$124,909 03

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	83,932	\$14,751,966
Endowment policies.....	1,383	1,935,544
All other policies.....	610	1,177,200

New Policies issued during the year.

	Number.	Amount.
Whole life policies.....	60,483	7,480,431
Endowment policies.....	316	574,625
All other policies.....	80	186,250

Old Policies revived during the year.

	Number.	Amount.
Whole life policies.....	12	27,666
Endowment policies.....	1	1,000
Total number and amount.....	146,817	\$26,134,682
Deduct policies ceased to be in force.....	33,641	4,668,311
Total policies in force at the end of the year..	113,176	\$21,466,371

Policies ceased to be in force during the year.

	Number.	Amount.
By death.....	1,279	\$223,373
By maturity (end.).....	70	84,254
By expiry (term).....	135	272,650
By surrender.....	159	211,399
By lapse.....	31,816	3,455,676
By change and decrease.....	75	248,648
By not taken.....	107	172,311
Total terminated.....	33,641	\$4,668,311

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut		
December 31, 1884.....	3,658	\$592,391 00
Number and amount of policies issued during the year...	3,130	416,262 00
Totals.....	6,788	\$1,008,653 00
Deduct number and amount ceased to be in force..	1,292	141,447 00
Total number and amount in force Dec. 31, 1885,	5,496	\$867,206 00

	Number.	Amount.
Number and amount of losses unpaid of previous year....	1	271 00
Number and amount of losses and claims on policies incurred during the year.....	63	16,774 00
Number and amount of losses and claims on policies paid during the year.....	64	17,045 00
Premiums collected in cash, \$25,024.26: notes or credits, \$354.00; total.....		25,378 26

Schedule A—Real Estate owned by the Company.

In Massachusetts.....	\$11,070 23
Ohio.....	5,274 74
Indiana.....	11,717 99
Missouri.....	5,781 65
Total cost.....	\$33,844 61

Schedule C—*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned
O., O. & F. R. V. R. R. 8 p. c. 1900 bond,	\$1,000	\$1,270 00	\$800 00
American Whip Co. stock.....	24,500	18,375 00	11,000 00
N. Y. C. & Hudson River R. R. stock....	2,500	2,671 87	2,000 00
Middlesex Banking Co.....	10,000	10,000 00	7,000 00
Totals	38,000	32,316 87	20,800 00

Schedule E—*Stocks and Bonds owned by the Company.*

	Cost Value.	Par Value.	Market Value.
STATE BONDS—			
Massachusetts reg., 1896.....	\$113,750 00	\$100,000 00	\$117,000 00
MUNICIPAL BONDS—			
Marion County, 1900.....	15,206 75	15,000 00	15,225 00
Co. of Franklin, 1886 to 1894, inc.,	48,638 00	48,000 00	48,672 13
Benton County, Ind., 1887 and 1888,	8,585 00	8,500 00	8,585 00
Co. of Wash., Ill., 1889 and 1898..	10,306 25	10,000 00	10,350 00
City of Bath, 1891.....	1,840 00	2,000 00	2,060 00
“ Cincinnati, 1899 and 1902,	21,380 00	20,000 00	25,950 00
“ Chicago, 1899.....	4,800 00	5,000 00	6,400 00
“ Evansville, 1906... ..	5,125 00	5,000 00	5,000 00
“ St. Louis, 1894 and 1895..	11,770 00	11,000 00	12,420 00
“ St. Paul, 1913.....	10,375 00	10,000 00	10,550 00
“ Springfield, O., 1889, 1894,			
1895, 1898, and 1902... ..	20,325 00	20,000 00	20,395 00
“ Elkhart, Ind., 1891, 1892,			
and 1894.....	5,633 37	5,500 00	5,653 75
“ Decatur, Ill., 1904.....	18,540 00	18,000 00	18,630 00
“ Streator, Ill., 1886 to 1890,	8,049 20	8,000 00	8,050 00
“ Yankton, Dak., 1903.....	7,496 25	7,500 00	7,500 00
“ Fremont, Neb., 5-20, issued			
1885.....	5,125 00	5,000 00	5,150 00
Ter. of Dakota, 10-20, issued 1885,	5,387 50	5,000 00	5,387 50
Groveport, O., Sch. Dis., 1891-1893,	4,860 00	4,800 00	4,932 00
RAILROAD BONDS—			
Chic., Burlington & Quincy, 1903,	20,150 00	20,000 00	26,800 00
“ “ “ 1919,	4,975 00	5,000 00	5,537 50
Ogdensburg & Lake Champl’n, 1897,	4,987 50	5,000 00	5,150 00
Illinois Grand Trunk, 1890.....	19,400 00	20,000 00	22,650 00
Michigan Central, 1890.....	15,342 50	14,000 00	15,610 00
Cedar Rapids & Mo. River, 1894..	13,500 00	15,000 00	17,400 00
Nashua & Rochester 1894.....	23,125 00	25,000 00	26,937 50
Lowell & Andover, 1894.....	18,300 00	20,000 00	22,400 00
Old Colony, 1897.....	1,020 00	1,000 00	1,216 25
Eastern, 1906.....	9,212 50	10,000 00	12,150 00
Burlington & Missouri River, 1910,	11,887 50	15,000 00	14,025 00
New York & New England, 1905,	20,862 50	20,000 00	23,000 00
New Mex. & Southern Pacific, 1909,	11,746 25	10,000 00	12,350 00
Kansas City, Law. & Southern, 1909,	10,355 00	10,000 00	11,000 00

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	Cost Value.	Par Value.	Market Value.
Southern Kansas & Western, 1910,	11,187 50	10,000 00	11,200 00
Cheshire, 1898	5,500 00	5,000 00	5,475 00
Chicago & Eastern Illinois, 1907..	10,900 00	10,000 00	11,150 00
Wichita & Southwestern, 1902....	9,132 50	8,000 00	9,040 00
Saginaw Valley & St. Louis, 1902..	19,680 00	16,000 00	19,520 00
Chic., Milwaukee & St. Paul, 1920,	10,612 50	10,000 00	11,400 00
Lowell & Lawrence, 1897.....	1,115 00	1,000 00	1,110 00
Pueblo & Arkansas Valley, 1905...	11,512 50	10,000 00	12,200 00
Oregon Railway & Nav. Co., 1909,	10,761 90	10,000 00	11,200 00
“ R’y & Nav. Co. deb., 1887,	10,000 00	10,000 00	10,187 50
Saginaw & Western, 1913	10,000 00	10,000 00	10,475 00
Consolidated R.R. Co. of Vt., 1913,	4,180 00	7,600 00	6,004 00
Ft. Wayne, Cin. & Louisville, 1893,	5,250 00	5,000 00	5,250 00
Quincy, Alton & St. Louis, 1896..	9,587 50	10,000 00	10,075 00
Fremont, Elkhorn & Mo. Val., 1933,	10,850 00	10,000 00	11,625 00
Kan. City, Springfield & Mem., 1923,	10,340 00	10,000 00	11,050 00
Atchison, Topeka & Santa Fe, 1911,	10,400 00	10,000 00	10,550 00
Leavenworth, Topeka & S.W., 1912,	4,785 00	6,500 00	4,940 00
Kan. City, Emporia & South’n, 1909,	3,510 00	3,000 00	3,562 50
Cowley, Sumner & Ft. Smith, 1909,	2,340 00	2,000 00	2,380 00
Flor., Eldorado & Wal. Val., 1907,	5,437 50	5,000 00	5,500 00
Kalamazoo & South Haven, 1889,	5,543 75	5,000 00	5,500 00
Cleve., Colum., Cin. & Ind., 1934,	9,750 00	10,000 00	10,100 00
Chicago, Burl. & Northern, 1926..	666 00	666 00	756 00
Wisconsin Central, 1909.....	8,787 50	10,000 00	8,500 00
Cincinnati, Sandusky & Cleve., 1890,	10,500 00	10,000 00	10,500 00
RAILROAD STOCKS—			
Boston & Maine.....	5,635 62	5,000 00	9,075 00
Chicago, Burlington & Quincy....	20,412 50	16,500 00	22,770 00
Union Pacific.....	4,731 25	5,000 00	2,787 50
Atchison, Topeka & Santa Fe.....	4,212 50	5,000 00	4,462 50
Central Massachusetts	4,758 25	5,500 00	1,237 50
BANK STOCKS—			
New England National	12,031 00	10,000 00	14,650 00
Tremont “	5,590 50	5,000 00	5,562 50
Continental “	10,150 00	10,000 00	11,125 00
Boylston “	4,362 50	3,500 00	4,567 50
Washington “	13,537 50	10,000 00	13,400 00
State “	2,531 50	2 200 00	2,728 00
MISCELLANEOUS—			
Middlesex Banking Co. bs., '89-'90,	5,000 00	5,000 00	5,000 00
New. & Wat. Gas Light Co. bds., '87,	20,000 00	20,000 00	20,100 00
Minneap. Gas Light Co. bds., 1902,	10,500 00	10,000 00	10,500 00
N. E. Mort. Security Co. bds., 1890,	10,100 00	10,000 00	10,250 00
Centre Township, Ind., note, 1886,	16,000 00	16,000 00	16,000 00
American Loan & Trust Co. stock,	2,550 00	2,500 00	2,531 25
Totals.....	\$876,487 84	\$844,266 00	\$930,133 38

MANHATTAN LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, August 1, 1850.

HENRY STOKES, *President.*HENRY Y. WEMPLE, *Secretary.**Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Capital stock paid up in cash	\$100,000 00
Amount of net or ledger assets December 31, 1884.....	\$10,595,547 88

II. INCOME DURING THE YEAR.

Cash received for premiums, without deduction for commissions or other expenses.....	\$1,038,633 12
Premiums on new business, \$145,740.15; on old, \$892,892.97	
Total premium income.....	\$1,038,633 12
Interest on mortgage loans.....	161,870 32
Interest on bonds owned, and dividends on stock.....	85,608 83
Interest on premium notes, loans, or liens.....	87,579 22
Interest on other debts due the Company.....	114,113 57
Discount on claims paid in advance.....	140 00
Rents for use of Company's property.....	56,783 62
Profit on bonds or stocks actually sold.....	45,254 93
Total income.....	1,589,983 61
Total	\$12,185,531 49

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions... ..	\$711,178 00
Cash paid for matured endowments and additions.....	77,149 00
Total	\$788,327 00
Deduct amt. awaiting claimant,	968 86
Total amount actually paid for losses and matured endowments.....	\$787,358 14

Cash paid to annuitants.....	3,469 47	
Cash paid for surrendered policies.....	138,514 61	
Premium notes, loans, or liens voided by lapse....	17,036 46	
Cash dividends paid to policy-holders.....	231,350 06	
Total paid policy-holders.....	\$1,177,728 74	
Dividends to stockholders.....	40,000 00	
Commissions to agents.....	114,468 61	
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	8,474 34	
Medical examiners' fees.....	10,026 50	
Salaries and other compensation of officers and other office employes.....	59,508 77	
Taxes, licenses, fines, and fees in other States....	10,702 37	
Rent	13,000 00	
Advertising.....	12,896 14	
Expenses on real estate.....	25,904 28	
Law, agency and office expenses.....	17,382 89	
Total disbursements.....		\$1,490,092 64
Balance.....		\$10,695,438 85

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$890,978 57	
Loans on bonds and mortgage (first liens).....	3,146,494 22	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	3,699,062 50	
Premium notes, loans, or liens on policies in force..	1,137,136 15	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	1,665,353 28	
Cash in Company's office.....	3,297 99	
Cash deposited in banks.....	153,116 14	
Total net or ledger assets.....		\$10,695,438 85

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	65,217 33	
Interest due and accrued on bonds and stocks.....	16,830 83	
Interest due and accrued on collateral loans.....	21,810 19	
Interest due and accrued on premium notes, loans, or liens.....	10,470 55	
Rents due and accrued on Company's property or lease.....	5,660 16	
Market value of bonds and stocks over cost, as per Schedule E....	189,584 35	
Gross premiums due and unreported on policies in force December 31, 1885.....	\$90,253 26	
Gross deferred premiums on policies in force De- cember 31, 1885.....	98,265 21	
Total.....	\$188,518 47	
Deduct the loading on above gross amount..	37,703 69	
Net amount of uncollected and deferred premiums.....		150,814 78
Total assets.....		\$11,155,827 04

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest.....

\$9,146,964 00

Death losses and matured endowments in process of adjustment or adjusted and not due.....

184,244 86

Unpaid dividends of surplus, or other profits to policy-holders.....

75,693 40

Estimated to cover every existing claim.....

57,000 00

Liabilities on policy-holders' account.....

\$9,463,902 26

Gross surplus, including capital, on policy-holders' account,

1,691,924 78

Total liabilities.....

\$11,155,827 04

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December

31, 1884.....

\$1,221,015 46

Received during the year.....

40,775 86

Total.....

\$1,261,791 32

Deductions during the year.

Notes, loans, or liens used in payment of losses and claims.....

\$58,700 10

Notes, loans, or liens used in purchase of surrendered policies and void by lapse.....

40,462 13

Notes, loans, or liens used in payment of dividends to policy-holders.....

6,773 81

Notes, loans, or liens redeemed by maker in cash, and in hands of agents for collection.....

18,719 13

Total reduction of premium note account.....

124,655 17

Balance note assets at the end of the year.....

\$1,137,136 15

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	10,224	\$28,782,058
Endowment policies.....	1,828	5,212,572
All other policies.....	1	2,500

New Policies issued during the year.

	Number.	Amount.
Whole life policies.....	1,076	2,435,344
Endowment policies.....	744	2,055,246
Total number and amount.....	13,873	\$38,487,720
Deduct policies ceased to be in force.....	1,392	4,020,581
Total policies in force at end of the year.....	12,481	\$34,467,139

Policies ceased to be in force during the year.

	Number.	Amount.
By death	243	\$711,178 00
By maturity (end.)	44	77,149 00
By expiry	1	2,500 00
By surrender	129	352,044 00
By lapse	470	1,259,586 00
By change	111	374,848 00
By not taken	394	1,243,276 00
Total terminated	1,392	\$4,020,581 00

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1884	93	\$195,135 00
Number and amount of policies issued during the year...	10	18,725 00
Totals	103	\$213,860 00
Deduct number and amount ceased to be in force...	12	20,000 00
Total number and amount in force Dec. 31, 1885,	91	\$193,860 00
Premiums collected .....	....	1,570 12
Losses incurred during the year	1	1,250 00
Losses paid during the year .....	....	None.

Schedule A—Real Estate owned by the Company.

In New York	\$761,433 50
New Jersey	129,545 07
Total	\$890,978 57

Schedule C—Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Manhattan Elevated R. R. con. stock	\$130,000	\$156,000	\$200,000 00
New York Central & Hudson River R.R.stk.,	20,000	21,000	
Western Union Telegraph Co. stock	55,000	39,600	
American Telegraph & Cable Co. stock ...	20,000	13,600	
California & Oregon R. R. bonds	32,000	32,900	200,000 00
Texas Pacific R. R. bonds	35,000	16,400	
Toledo, Ann Arbor & No. Mich. R. R. bds.,	25,000	20,000	
Mahoning Coal Co. bds.	3,000	2,800	
St. Paul, Minneap. & Manitoba R. R. stock,	10,000	10,900	200,000 00
Oregon & Transcontinental Co. stock	5,000	1,600	
Chicago & Northwestern R. R. pfd. stock..	100,000	135,000	
Western Union Telegraph Co. stock	50,000	36,000	
N. Y., Lake Erie & Western R. R. stock..	20,000	5,200	

	Par Value.	Mar. Value.	Amt. Loaned.
N. Y., Lake Erie & Western R. R. stock..	40,000	10,400	50,000 00
Missouri Pacific R. R. stock.....	10,000	11,100	
Central R. R. of New Jersey stock.....	10,000	4,400	
Western Union Telegraph Co. stock.....	30,000	21,600	
Missouri Pacific R. R. bonds.....	10,000	11,400	
Lehigh & Wilkesbarre Coal Co. bonds....	1,000	1,000	50,000 00
Fort Worth & Denver City R. R. bonds...	5,000	4,000	
Long Dock bonds.....	5,000	6,000	
Lehigh & Wilkesbarre Coal Co. bonds....	10,000	10,500	
N. Y., Lake Erie & Western R. R. stock..	60,000	15,600	
Western Union Telegraph Co. stock.....	10,000	7,200	50,000 00
Missouri Pacific R. R. stock.....	20,000	22,200	
Oregon R. R. & Navigation Co. stock.....	5,000	5,300	
Western Union Telegraph Co. stock.....	1,500	1,000	
N. Y., Lake Erie & Western R. R. stock..	70,000	18,200	
Manhattan Elevated R. R. con. stock.....	10,000	12,000	50,000 00
Pacific Mail Steamship Co. stock.....	10,000	6,600	
Canada Southern R. R. bonds.....	12,000	10,000	
Oregon Short Line bonds.....	3,000	2,900	
Ohio Southern R. R. bonds.....	5,000	5,000	
Northern Pacific R. R. bonds.....	20,000	18,400	50,000 00
International & Great Northern R. R. bds.,	10,000	8,300	
Kansas Pacific R. R. bonds.....	1,000	900	
Missouri Pacific R. R. stock.....	10,000	11,100	
Chicago, Rock Island & Pacific R. R. stock,	10,000	12,800	
Lake Shore & Michigan Southern R. R. stk.,	10,000	8,800	50,000 00
St. Louis, Iron Mount. & South'n R.R. bonds,	35,000	30,800	
Missouri, Kansas & Texas R. R. bonds....	42,000	38,600	
Central R. R. of New Jersey bonds.....	9,000	5,600	
Lake Shore & Michigan Southern R.R. bds.,	50,000	59,400	
Lafayette, Bloomington & Muncy R. R. bds.,	7,000	6,200	100,000 00
Rome, Watertown & Ogdensburgh R.R.bds.,	46,000	40,400	
Kansas Pacific R. R. bonds.....	1,000	900	
Nashville & Chattanooga R. R. stock....	20,000	9,000	
Chicago, Burlington & Quincy R. R. stock,	100,000	137,000	
N. Y. Central & Hudson River R. R. bds.,	150,000	199,500	200,000 00
District of Columbia bonds.....	5,000	5,800	
Harlem preferred stock.....	15,000	30,000	
St. Paul & Duluth R. R. stock.....	3,000	1,100	
Delaware, Lackawanna & Western R.R.stk.,	75,000	93,700	
Lake Shore & Michigan Southern R.R. stk.,	30,000	26,400	100,000 00
Delaware, Lackawanna & Western R.R.stk.,	95,000	118,700	
Pullman Palace Car Co. stock.....	40,000	53,200	
Oregon R. R. & Navigation Co. stock.....	40,000	42,800	
St. Paul, Minneap. & Manitoba R. R. stk.,	10,000	10,900	
Delaware & Hudson Canal Co. stock.....	10,000	9,600	200,000 00
St. Louis & San Francisco 1st, pfd. stock..	10,000	9,800	
Chicago, Milwaukee & St. Paul pfd. stock,	40,000	49,600	
Delaware, Lackawanna & Western R.R.stk.,	65,000	81,200	

	Par Value.	Market Value.	Amt. Loaned.
Western Union Telegraph Co. stock.....	39,000	21,600	50,000 00
Michigan Central R. R. stock	10,000	7,600	
Chicago & Northwestern R. R. stock.....	10,000	11,000	
St. Louis, Iron Mount. & Southern R.R. bds.,	24,000	21,700	70,000 00
Missouri Pacific R. R. stock.....	50,000	55,500	
Western Union Telegraph Co. stock.....	40,000	28,800	
Oregon & Transcontinental Co. bonds.....	40,000	38,500	200,000 00
United States 4 p. c. bonds.....	20,000	24,650	
West Shore certificates.....	100,000	52,000	
Western Union Telegraph Co. stock.....	60,000	43,800	100,000 00
Chicago & Northwestern R. R. stock	10,000	11,050	
Chicago, Burlington & Quincy stock.....	10,000	13,750	
New York Central & Hudson River R.R.stk.,	8,000	8,444	100,000 00
Lake Shore & Michigan Southern R.R. stk.,	20,000	17,800	
Chicago, Milwaukee & St. Paul R. R. stock,	10,000	9,600	
Missouri Pacific R. R. stock.....	22,500	25,500	100,000 00
Chicago & Northwestern R. R. stock.....	10,000	11,000	
Lake Shore & Michigan Southern R. R. stk.,	40,000	35,200	
Delaware, Lackawanna & Western R.R. stk.,	60,000	75,000	100,000 00
St. Paul & Duluth preferred stock.....	30,000	29,700	
Chicago, Milwaukee & St. Paul stock.....	60,000	57,300	
Louisville & Nashville R. R. bonds	3,000	3,000	100,000 00
Fremont, Elkhorn & Mo. Val. R. R. bonds,	27,000	31,500	
Western Union Telegraph Co. stock	50,000	36,500	
Missouri Pacific R. R. stock.....	40,000	44,200	100,000 00
St. Paul, Minneap. & Manitoba R. R. stock,	40,000	43,600	
Totals	\$4,717,700	\$4,783,534	\$3,699,062 50

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—			
United States 4 p. c. reg.	\$513,472 60	\$500,000 00	\$616,250 00
United States 3 p. c. reg.	50,550 00	50,000 00	51,875 00
Virginia, consolidated debt. }	4,500 00	6,600 00	3,300 00
Virginia, deferred debt. }		13,300 00	681 63
MUNICIPAL BONDS—			
N. Y. City, 5 p. c., reg. con. stock,	213,875 00	200,000 00	244,000 00
“ County, 6 p. c., reg. con. stk.,	36,805 00	34,000 00	45,900 00
“ City, 6 p. c., reg. con. stk. .	33,557 50	31,000 00	45,260 00
“ “ 6 p. c., reg. park imp.,	1,623 75	1,500 00	2,025 00
“ “ 6 p. c., reg. doc.	541 25	500 00	675 00
“ “ 7 p. c., reg. b'ty fd. red,	8,613 00	8,700 00	10,353 00
“ “ 7 p. c., reg. acc. debt,	36,350 50	33,000 00	34,460 00
“ Co., 7 p. c., reg. acc. debt,	84,601 90	76,400 00	80,608 00
“ City, 3 p. c., reg. armory..	250,000 00	250,000 00	260,000 00
BANK STOCK—			
Bank of Commerce, New York...	4,460 00	5,000 00	8,050 00

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	Book Value.	Par Value,	Market Value.
RAILROAD BONDS—			
L. S. & Mich. S., 7 p. c., 2d mort.,	115,677 78	100,000 00	119,500 00
Central Park, N. & E. Riv., 7 p. c.,	115,325 00	100,000 00	125,000 00
H. Riv. & P. C. 4 p. c., 2d mort.,	102,500 00	100,000 00	103,000 00
N. Y., W. Shore & Buf., 1st. mort.,	92,900 00	100,000 00	104,000 00
Totals.....	\$1,665,353 28	\$1,610,000 00	\$1,854,937 63

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,

SPRINGFIELD, MASS.

Commenced Business, August 1, 1851.

E. W. BOND, *President.*

JOHN A. HALL, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

No. Capital Stock.

Amount of net or ledger assets December 31, 1884..... \$7,219,810 55

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses \$964,770 14
 Premium notes, loans, or liens taken in part payment for premiums..... 112,020 11
 Premiums paid by dividends, \$122,443.54; by surrendered policies, cash, \$17,461.88..... 139,905 42
 Premiums on new business, \$242,245.60; on old, \$834,544.65.

Total\$1,216,695 67

Deduct amount paid to other companies for reinsurance of policies in this Company..... 15,175 86

Total premium income..... \$1,201,519 81

Interest on mortgage and collateral loans.....	137,209 95
Interest on bonds owned, and dividends on stock..	168,444 70
Interest on premium notes, loans, or liens.....	33,606 65
Discount on claims paid in advance.....	1,289 82
Interest on other debts due the Company.....	1,004 32
Rents.....	70,717 03
Total income	1,613,792 28
Total	\$8,833,602 83

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$378,181 90
Premium notes, loans, or liens used in payment of same.....	9,226 10
Cash paid for matured endowments and additions	105,336 03
Premium notes, loans, or liens used in payment of same.....	6,275 97
Total amount paid for losses and matured endowments	\$499,020 00
Cash paid for surrendered policies.....	58,490 96
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	24,144 02
Cash surrender values applied in payment of pre- miums, including \$627.38 interest.....	18,089 26
Cash dividends paid to policy-holders and applied in payment of premiums, including \$4,964.44 interest on premium notes.....	152,977 02
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	68,951 99
Total paid policy-holders....	\$821,673 25
Commissions to agents.....	105,539 16
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	102,763 08
Medical examiners' fees.....	10,593 00
Salaries and other compensation of officers and other office employés.....	45,429 12
Taxes, licenses, fines, and fees.....	20,654 75
Rent	11,111 57
Advertising and printing.....	12,057 53
Postage, stationery, express, etc.....	20,451 58
Expenses on real estate obtained by foreclosure, taxes, insurance, repairs, etc.....	62,145 75
Profit and loss on securities purchased.....	126,289 01
Total disbursements.....	\$1,338,707 80
Balance.....	\$7,494,895 03

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate, unencumbered, as per Schedule A....	\$1,369,717 76	
Loans on bond and mortgage (first liens).....	1,641,488 34	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	579,884 00	
Loans made in cash to policy-holders, on this Com- pany's policies assigned as collateral.....	190,444 35	
Premium notes, loans, or liens on policies in force..	535,707 87	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	2,980,085 76	
Cash in Company's office	192,303 07	
Cash deposited in banks		
Bills receivable.....	5,263 88	
Total net or ledger assets		\$7,494,895 03
Deduct depreciation, to bring same to market value.....		3,210 00
Total assets, less depreciation.....		\$7,491,685 03

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	41,457 24	
Interest accrued on bonds and stocks.....	45,983 29	
Interest due and accrued on collateral loans, and loans on policies..	21,040 16	
Interest accrued on premium notes, loans, or liens	17,139 24	
Rents accrued on Company's property.....	3,809 71	
Market value of real estate over cost as per Schedule A.....	61,947 71	
Market value of bonds and stocks over cost, as per Schedule E.....	213,551 24	
Gross premiums due and unreported on policies in force December 31, 1885.....	\$83,546 62	
Gross deferred premiums on policies in force De- cember 31, 1885.....	169,001 72	
Total	\$252,548 34	
Deduct the loading on above gross amount..	40,407 74	
Net amount of uncollected and deferred premiums.....		212,140 60
Total assets.....		\$8,108,754 22

ITEM NOT ADMITTED.

Bills receivable.....	5,263 88	
Total assets (less item not admitted).....		\$8,103,490 34

V. LIABILITIES.

Net present value of all the outstanding policies in force, December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest,	\$7,421,808 00	
Deduct net value of risks of this Company reinsured in othersolvent companies.....	47,446 00	
Net reinsurance reserve.....		\$7,374,362 00

Claims for death losses and matured endowments in process of adjustment, or adjusted and not due..	\$53,091 00	
Claims for death losses and other policy claims resisted by the Company.....	21,020 00	
Total policy claims.....		74,111 00
Unpaid dividends of surplus, or other profits due policy-holders....		23,834 89
Premiums paid in advance.....		4,586 42
Interest paid in advance.....		2,645 00
Liabilities on policy-holders' account.....	\$7,479,539 31	
Gross surplus on policy-holders' account.....	623,951 03	
Total liabilities.....	\$8,103,490 34	

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1884.....	\$548,844 86	
Received during the year.....	112,020 11	
Total.....		\$660,864 97

Deductions during the year.

Notes, loans, or liens used in payment of losses and claims	\$15,502 07	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	24,144 02	
Notes, loans, or liens used in payment of dividends to policy-holders.....	68,951 99	
Notes, loans or liens redeemed by maker in cash..	12,223 29	
Total reduction of premium note account.....		120,821 37
Balance note assets at the end of the year.....		\$540,043 60

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	9,908	\$24,625,746
Endowment policies	3,627	7,430,148
All other policies.....	1,200	2,604,415

New Policies issued during the year.

	Number.	Amount.
Whole life policies.....	1,686	5,729,220
Endowment policies	888	2,223,300
All other policies.....	10	39,500

Old Policies revived during the year.

	Number.	Amount.
Whole life policies.....	2	4,500
Endowment policies	1	3,000

Old Policies increased during the year.

	Number.	Amount.
Whole life policies.....	.....	5,097
Additions by dividends.....	.....	9,691
Total number and amount.....	17,322	\$42,679,415
Deduct policies ceased to be in force.....	1,701	4,714,257
Total policies in force at the end of the year..	15,621	\$37,965,158

Policies ceased to be in force during the year.

	Number.	Amount.
By death.....	181	\$381,332
By maturity (end).....	92	101,253
By expiry (term).....	197	449,200
By surrender	274	532,971
By lapse.....	460	1,192,632
By change and decrease.....	.....	352,419
By not taken.....	497	1,704,450
Total terminated	1,701	\$4,714,257

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut		
December 31, 1884.....	482	\$905,498
Number and amount of policies issued during the year....	122	262,797
Totals	604	\$1,168,295
Deduct number and amount ceased to be in force..	42	83,507
Total number and amount in force Dec. 31, 1885,	562	\$1,084,788

	Number.	Amount.
Number and amount of losses unpaid of previous year....	2	\$1,150 00
Number and amount of losses and claims on policies incurred during the year.....	11	14,957 00
Totals	13	\$16,107 00

	Number.	Amount.
Number and amount of losses and claims on policies paid during the year.....	12	13,307 00
Premiums collected in cash, \$17,036.05; notes or credits, \$1,714.50; total.....		18,750 55

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	Par Value.	Market Value.	Amt. Loaned.
Central Pacific R. R. Co. bonds.....	10,000	37,750	25,000 00
Southern Pacific R. R. Co. bonds.....	10,000		
Galveston, Harrisburg & San Antonio R. R. Co. of Texas (Mexican & Pac. ex.) bds.,	15,000		
Kan. City, St. Joe & Coun. Bluffs R.R.Co.bs.,	1,000	1,230	600 00
N. Y., N. H. & Hartford R. R. Co. stock,	1,000	2,000	190 00
Southern Central R. R. Co. bonds.....	200	9,930	9,000 00
Greenwood County, Kansas, bonds.....	5,000		
Southern Central R. R. Co. bonds.....	5,000		
Moline Plow Co., Moline, Ill., stock.....	30,000	45,000	30,000 00
Woodl'n Cem. Assoc'n of Toledo, O., bds.,	10,000	10,000	5,000 00
Central Pacific R. R. Co. bonds.....	30,000	31,000	25,000 00
Central Pacific R. R. Co. bonds.....	10,000	37,750	25,000 00
Southern Pacific R. R. Co. bonds.....	10,000		
Galveston, Harrisburg & San Antonio R. R. Co. of Texas (Mexican & Pacific ex.) bds.,	15,000		
Rome, Watert'n & Ogdensb'g R.R. Co. bds.,	20,000	22,000	20,000 00
Kan. City, St. Joe & Coun. Bluffs R.R.Co.stk.,	18,000	23,000	20,000 00
Oregon Railway & Navigation Co. stock..	40,000	72,825	50,000 00
Northern Pacific R. R. Co. preferred stock,	30,000		
“ “ common stock,	40,000		
Marietta & No. Georgia R. R. Co. bonds..	60,000	51,000	42,000 00
Winona Paper Co., Holyoke, stock.....	20,000	25,000	20,000 00
Capital Gas Light Co., Austin, Texas, bds.,	10,000	25,000	16,354 00
“ “ “ “ “ stk.,	10,000		
St. Joe, Mo., Water Co. stock.....	50,000		
Mil. & St. Paul R. R. Co. (St. Paul div.) bds.,	5,000	54,000	50,000 00
Burlington & Missouri R. R. Co. bonds...	50,000		
Woodlawn Cem. Assoc'n, Toledo, O., bds.,	10,000	10,000	5,000 00
Totals	\$877,800	\$784,025	\$579,884 00

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States 4½ p. c., reg., 1891.	\$100,000 00	\$100,000 00	\$112,750 00
RAILROAD BONDS—			
Railroad Equipment Co., N. Y....	21,000 00	21,000 00	21,000 00
Kansas Pacific.....	24,823 49	26,000 00	28,860 00
Central Iowa, eastern division	30,000 00	30,000 00	25,680 00
Southern Central, New York.....	45,750 00	51,600 00	46,440 00
St. Louis, Alton & Terre Haute...	30,026 25	31,500 00	36,225 00
Ohio Southern, 1st mort.....	37,437 50	50,000 00	50,000 00
Lebanon Springs, (receiver's cert.),	48,000 00	50,000 00	50,000 00
Ohio & West Virginia 1st mort....	30,000 00	30,000 00	33,000 00
Oregon Short Line (Union Pacific),	29,790 00	34,000 00	33,320 00
Central Iowa.....	50,000 00	50,000 00	54,500 00
Buffalo, N. Y. & Philadelphia....	24,650 00	27,000 00	11,340 00
St. Johnsbury & Lake Champlain..	30,000 00	30,000 00	33,000 00

	Cost Value.	Par Value.	Market Value.
East. Tenn., Va. & Ga. car trusts..	37,835 00	46,000 00	43,700 00
Indianapolis, Dakota & Springfield,	14,935 00	15,000 00	15,000 00
Florida Central & Western, (now			
Florida R'y & Navigation Co....	16,666 67	25,000 00	20,000 00
Florida R'y & Navigation Co.....	10,000 00	20,000 00	16,000 00
Denver, South Park & Pacific....	24,625 00	25,000 00	20,000 00
Des Moines, Osceola & Southern..	25,000 00	25,000 00	6,250 00
St. Louis, Hannibal & Keokuk....	10,000 00	10,000 00	8,000 00
N. Y. & N. E. 6 per cent.....	9,550 00	10,000 00	11,450 00
" " 7 per cent.....	10,000 00	10,000 00	12,425 00
Bur. & Mo. R. C. B. & Q. system....	89,168 75	100,000 00	95,000 00
Mahoning Coal 1st mort.....	45,097 24	50,000 00	47,500 00
Chicago, Bur. & Quincy S. W. div.,	54,300 00	60,000 00	55,200 00
Subscription D. C. B. & No.....	9,380 00	9,380 00	9,380 00
Rutland, Vt., 1st mort.....	30,000 00	30,000 00	31,800 00
Oregon Railway Navigation Co...	25,000 00	25,000 00	25,500 00
No. Pacific 1st m., P. 'Orville div.,	20,000 00	20,000 00	20,800 00
" " Missouri division.....	25,000 00	25,000 00	26,000 00
Indiana, Bloom. & West. 1st m., }		40,000 00	38,100 00
" " 2d m., }	74,163 25	65,000 00	52,000 00
" " incomes.	1,197 50	4,000 00	1,400 00
N. Y., Rut. & Montreal subscript'n,	20,000 00	30,000 00	20,000 00
MUNICIPAL BONDS—			
North Poudre Land, Canal and			
Reservoir Co., Col.....	25,000 00	25,000 00	26,250 00
Town of Douglas, Illinois.....	32,000 00	32,000 00	34,240 00
" " Kankakee, " 	11,000 00	11,000 00	11,880 00
" " Edwr'dsv'l, " 	11,700 00	12,000 00	12,840 00
" " Monmouth, " 	24,375 00	25,000 00	27,000 00
Warren county, " 	20,900 00	22,000 00	24,200 00
Kankakee, " 	30,000 00	30,000 00	33,000 00
Cass " " 	17,100 00	19,000 00	19,000 00
Perry " " 	12,000 00	12,000 00	12,600 00
White " " 	100,000 00	100,000 00	105,000 00
Greenwood " Kansas.....	20,000 00	20,000 00	21,000 00
City of Burlingame, " 	4,000 00	4,000 00	4,400 00
City of Kansas viaduct.....	5,900 00	5,900 00	6,195 00
City of Topeka, Kan., bd. of ed...	30,000 00	30,000 00	33,000 00
State of Kansas, school district....	24,532 00	24,532 00	24,532 00
City of Cleveland, Ohio.....	25,000 00	25,000 00	30,500 00
Paulding county, " 	21,000 00	21,000 00	22,050 00
City of Morehead, Minn.....	10,000 00	10,000 00	10,500 00
Saline county, Ill. 6 p. c. fund. bds.,	30,000 00	30,000 00	30,900 00
BANK STOCKS—			
Chicopee National, Springfield....	6,770 00	4,500 00	7,537 50
First " " 	13,850 00	12,400 00	20,460 00
Second " " 	9,930 00	8,100 00	14,580 00
Pynchon " " 	1,975 00	2,000 00	3,600 00
Agawam " " 	3,901 50	3,200 00	4,160 00

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	Cost Value.	Par Value.	Market Value.
John Hancock Nat., Springfield....	1,924 00	1,700 00	2,125 00
City National, "	10,000 00	10,000 00	13,500 00
First " Northampton, Mass.,	3,455 50	3,400 00	4,420 00
First " Chicopee, "	2,586 00	2,400 00	3,840 00
Metropolitan Nat., New York....	5,454 50	3,800 00	1,102 00
National B'k of Com., Boston, Mass.,	3,500 00	3,500 00	4,200 00
Webster National, " "	2,625 00	2,500 00	2,650 00
Merchants " " "	1,844 57	1,500 00	2,190 00
Eliot " " "	1,522 50	1,500 00	1,822 50
Franklin Co. Nat., Greenfield, "	9,506 00	9,800 00	9,800 00
St. Paul National, St. Paul, Minn..	10,000 00	10,000 00	11,000 00
RAILROAD STOCKS—			
Boston & Albany.....	100,194 71	80,000 00	143,600 00
N. Y. Central & Hudson River...	33,562 50	30,000 00	31,650 00
Connecticut River.....	51,940 00	31,600 00	52,140 00
Union Pacific.....	36,400 00	30,000 00	16,612 50
New York, New Haven & Hartfd.,	15,324 50	10,000 00	20,000 00
Albany & Susquehanna.....	76,362 50	60,000 00	84,000 00
Chicago, Rock Island & Pacific...	32,825 00	40,000 00	51,400 00
Lake Shore & Michigan Southern,	121,712 50	110,000 00	97,212 50
Chicago & Northwestern preferred,	26,550 00	20,000 00	27,200 00
" " common,	53,262 50	50,000 00	55,187 50
Chicago, Burlington & Quincy....	75,004 33	60,000 00	82,500 00
Pittsburgh, Fort Wayne & Chicago,	27,400 00	20,000 00	28,000 00
Detroit, Hillsdale & So. Western..	39,000 00	55,000 00	41,250 00
Buffalo, New York & Phila. pref..	975 00	5,850 00	760 50
GAS AND WATER BONDS—			
Wallingford Gas Light Co., Conn.,	19,500 00	20,000 00	21,000 00
Duluth Gas & Water Co., Minn...	20,000 00	20,000 00	20,000 00
Quincy Water Co., Mass.....	48,750 00	50,000 00	52,500 00
Hornellsville Water Co., N. Y....	25,375 00	25,000 00	27,500 00
Mount Pleasant Water Co., N. Y..	9,250 00	10,000 00	10,000 00
National Water Works Co., N. Y.,	97,500 00	100,000 00	109,000 00
Galesburg Water Co., Ill.....	21,275 00	23,000 00	22,655 00
Council Bluffs City Water W'ks, Mo.,	30,000 00	30,000 00	30,000 00
St. Joseph Water Co., Mo.....	100,000 00	100,000 00	115,000 00
City of Fairfield Water Co., Ia....	17,575 00	19,000 00	19,950 00
Omaha City Water Works Co., Neb.,	75,000 00	75,000 00	90,000 00
Leavenworth City & Fort Leaven-			
worth Water Co., Kan.....	50,000 00	50,000 00	55,000 00
Knoxville Water Works Co., Tenn.,	25,000 00	25,000 00	25,000 00
Silverton Water Works Co., Col...	26,600 00	28,000 00	26,600 00
Leadville Water Co., Col.....	32,875 00	34,000 00	34,000 00
MISCELLANEOUS—			
Western Union Tel. Co. stock....	70,125 00	90,000 00	65,475 00
Western Union Telegraph bonds..	25,000 00	25,000 00	30,750 00
Totals	\$2,980,085 76		\$3,193,637 00

METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, June, 1867.

JOSEPH F. KNAPP, *President.*JOHN R. HEGEMAN, *V. P. and Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Capital stock paid up in cash.....	\$500,000 00
Amount of net or ledger assets December 31, 1884.....	\$2,097,559 ^a 76

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses	\$3,402,122 08
Premium notes, loans, or liens taken in part payment for premiums.....	12,480 59
Total	\$3,414,602 67
Deduct amount paid to other companies for reinsurance of policies in this Company.....	78 07
Total premium income.....	\$3,414,524 60
Interest on mortgage loans.....	49,142 22
Interest on bonds owned, and dividends on stock..	25,119 78
Interest on premium notes, loans, or liens.....	5,360 42
Interest on other debts due the Company.....	6,218 98
Rents for use of Company's property.....	28,511 39
Total income.....	3,528,877 39
Total	\$5,626,437 15

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...\$1,275,897 28	
Premium notes, loans, or liens used in payment of same.....	3,747 85
Cash paid for matured endowments and additions.....	6,632 24
Premium notes, loans, or liens used in payment of same.....	1,487 76
Total amount actually paid for losses and matured endowments.....	\$1,287,765 13

Cash paid for surrendered policies.....	68,319 82	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	12,345 19	
Cash dividends paid to policy-holders.....	53,934 03	
Total paid policy-holders....	\$1,422,364.17	
Dividends to stockholders.....	35,000 00	
Commissions to agents.....	668,109 10	
Salaries of superintendents and assistant superintendents in the acquisition of net gain of 158,834 industrial policies in 1885.....	376,515 23	
Medical examiners' fees.....	34,479 25	
Salaries and other compensation of officers and other office employes.....	89,258 94	
Taxes, licenses, fines, and fees.....	34,107 56	
Rent.....	34,660 14	
Commuting commissions....	284,327 83	
Advertising, printing, stationery, express, law, and incidental expenses	89,653 57	
Total disbursements.....		3,068,475 79
Balance.....		\$2,557,961 36

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$345,374 38	
Loans on bond and mortgage (first liens).....	1,089,250 00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	110,000 00	
Premium notes, loans, or liens on policies in force..	155,671 22	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	793,490 62	
Cash in Company's office.....	45,153 42	
Cash deposited in banks.....		
Furniture, fixtures, and safes.....	19,021 72	
Total net or ledger assets.....		\$2,557,961 36

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	12,110 50
Interest due and accrued on bonds and stocks.....	6,669 17
Interest due and accrued on collateral loans.....	460 28
Rents due and accrued on Company's property or leases.....	1,594 89
Market value of real estate over cost, as per Schedule A.....	39,125 62
Market value of bonds and stocks over cost, as per Schedule E....	51,999 38

Gross premiums due and unreported on policies in force December 31, 1885.....	\$124,523 28
Gross deferred premiums on policies in force December 31, 1885.....	43,044 88
Total	\$167,568 16
Deduct the loading on above gross amount..	33,513 63
Net amount of uncollected and deferred premiums.....	134,054 53
Total assets.....	\$2,803,975 73

ITEM NOT ADMITTED.

Furniture, fixtures, and safes.....	19,021 72
Total assets (less item not admitted).....	\$2,784,954 01

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest.....	\$2,234,972 00
Total policy claims	16,101 91
Dividends due policy-holders.....	9,145 13
Premiums paid in advance	2,546 56
Amount of any other liability of the Company	5,723 00
Liabilities on policy-holders' account	\$2,268,488 60
Gross surplus, including capital, on policy-holders' account..	516,465 41
Total liabilities.....	\$2,784,954 01

VI. PREMIUM NOTE ACCOUNT.

Premium notes and loans on hand Dec. 31, 1884 ..	\$160,771 43
Received during the year	12,480 59
Total	\$173,252 02

Deductions during the year.

Notes and loans used in payment of losses and claims	\$5,235 61
Notes and loans used in purchase of surrendered policies and void by lapse.....	12,345 19
Total reduction of premium note account.....	17,580 80
Balance note assets at the end of the year.....	\$155,671 22

VII. EXHIBIT OF POLICIES.

Policies in force at the end of previous year.

	Number.	Amount.
Whole life policies.....	4,282	\$5,533,908
Endowment policies.....	110	85,169
All other policies except industrial.....	56	73,708
Industrial policies.....	670,999	71,965,635

New policies issued and Old Policies revived during the year.

	Number.	Amount.
Whole life policies.....	170	164,037
Endowment policies.....	3	3,000
All other policies.....	11	9,943
Industrial policies.....	510,161	57,819,912
Total number and amount.....	1,185,792	\$135,655,312
Deduct policies ceased to be in force.....	351,877	39,158,075
Total policies in force at the end of the year...	833,915	\$96,497,237

Policies ceased to be in force during the year.

	Number.	Amount.
By death.....	13,801	\$1,279,776
By maturity (end.).....	12	8,120
By surrender.....	302	522,097
By lapse.....	337,747	37,330,582
By change and decrease.....	10	11,000
By not taken.....	5	6,500
Total terminated.....	351,877	\$39,158,075

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut		
December 31, 1884.....	87	\$199,281 00
Number and amount of policies issued during the year....	4	4,000 00
Totals.....	91	\$203,281 00
Deduct number and amount ceased to be in force..	14	50,000 00
Total number and amount in force Dec. 31, 1885,	77	\$153,281 00

	Number.	Amount.
Industrial policies in force.....	18,787	\$2,070,027 00
Number and amount claims unpaid December 31, 1884...	None.	
Number and amount of losses and claims on policies incurred during the year.....	413	40,921 88
Number and amount of losses and claims on policies paid during the year.....	412	39,921 88
Premiums collected.....		86,528 51

Schedule A—Real Estate owned by the Company.

In New York City.....	\$300,000 00
Brooklyn.....	84,500 00
Total	<u>\$384,500 00</u>

Schedule C—Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Erie R. R. 1st consol. g. m. bonds.....	\$20,000	\$25,550	\$23,500 00
Del. & Hudson Can. Co. 1st mort. bonds,	10,000	11,900	10,500 00
Long Island Loan & Trust Co. stock.....	10,000	12,000	11,000 00
St. Louis & Iron Mount'n R. R. 1st m. bds,	10,000	11,200	10,000 00
National Shoe & Leather Bank stock.....	5,400	7,290	6,500 00
St. Paul, Minn. & Man. R. R. 1st m. bds,	10,000	11,750	10,500 00
Chicago, Mil. & St. Paul R. R. 1st m. bds,	35,000	40,650	38,000 00
Totals	<u>\$100,400</u>	<u>\$120,340</u>	<u>\$110,000 00</u>

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States 4½ p. c.....	\$210,507 60	\$190,000 00	\$214,225 00
“ 4 p. c.....	60,469 82	60,000 00	74,550 00
“ 6 p. c.....	23,785 61	22,000 00	29,700 00
MUNICIPAL BONDS—			
Brooklyn, N. Y., bridge, 6 p. c...	22,483 74	21,000 00	29,820 00
Rochester, N. Y., city, 7 p. c....	38,409 15	38,000 00	53,960 00
Lockport, N. Y., city, 7 p. c....	27,191 78	25,000 00	31,000 00
Peekskill, N. Y., water, 7 p. c...	25,872 60	25,000 00	35,000 00
Brooklyn, N. Y., water, 7 p. c...	31,452 82	25,000 00	38,000 00
RAILROAD BONDS—			
Chicago, Mil. & St. Paul 6 p. c...	45,407 50	41,000 00	48,380 00
C., Col., C. & Ind. 1st m. 7 p. c.,	33,965 00	29,000 00	36,250 00
Chi., Mil. & St. Paul 1st m. 7 p. c.,	31,250 00	25,000 00	31,500 00
C., St. P., Minn. & O. 1st m. 6 p. c.,	33,450 00	30,000 00	36,000 00
St. Joseph & G. I. 1st m. 6 p. c...	25,875 00	25,000 00	26,125 00
Albany & Susque. 1st m. 6 p. c...	22,710 00	20,000 00	23,750 00
Minnesota & St. L. 1st m. 7 p. c.,	29,500 00	25,000 00	29,500 00
Chi. & E. Illinois 1st m. 6 p. c...	26,250 00	25,000 00	27,500 00
Northern Illinois 1st m. 5 p. c...	26,750 00	25,000 00	26,750 00
Buff. N. Y. & Phila. 1st m. 6 p. c.,	50,000 00	50,000 00	25,000 00
F., E. & Miss. Val. 1st m. 6 p. c...	9,440 00	8,000 00	9,440 00
MISCELLANEOUS—			
D. & H. Can. Co. 1st m. 7 p. c. bds,	18,720 00	16,000 00	19,040 00
Totals	<u>\$793,490 62</u>	<u>\$725,000 00</u>	<u>\$845,490 00</u>

MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, April, 1845.

AMZI DODD, *President*,EDWARD L. DOBBINS, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1884..... \$36,971,121 51

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses	\$2,782,792 20	
Premium notes, loans, or liens used in part payment for premiums.....	416,934 84	
Premiums paid by dividends and surrendered policies	1,237,824 01	
Cash received for annuities.....	23,570 97	
Premiums on new business (including annuities), \$749,927.66; on old, \$3,711,194.36.		
Total premium income.....	\$4,461,122 02	
Interest on mortgage loans.....	889,012 46	
Interest on bonds owned, and dividends on stock..	546,068 18	
Interest on premium notes, loans, or liens.....	246,911 34	
Interest on other debts due the Company.....	139,234 25	
Discount on claims paid in advance.....	633 84	
Rents for use of Company's property.....	35,167 50	
Balance of profit and loss account.....	5,688 09	
Total income		6,323,837 68
Total.....		\$43,294,959 19

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$2,266,623	22
Premium notes, loans, or liens used in payment of same	117,267	96
Cash paid for matured endowments and additions.....	251,531	02
Premium notes, loans, or liens used in payment of same	5,626	13
Total amount actually paid for losses and matured endowments.....	\$2,641,048	33
Cash paid to annuitants.....	12,356	32
Cash paid for surrendered policies	290,640	19
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse	153,111	38
Cash surrender values, including reconverted addi- tions, applied in payment of premiums	234,466	74
Cash dividends paid to policy-holders and applied in payment of premiums	1,101,252	50
Premium notes, loans, or liens used in payment of dividends to policy-holders	19,126	97
Total paid policy-holders....	\$4,452,002	43
Commissions to agents and agency expenses.....	428,571	55
Medical examiners' fees.....	32,290	41
Salaries and other compensation of officers and other office employés.....	117,645	61
Taxes, licenses, fines, and fees.....	148,345	76
Advertising, law, and miscellaneous expenses....	70,028	29
Total disbursements.....	\$5,248,884	05
Balance	\$38,046,075	14

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A....	\$200,000	00
Ledger value of real estate purchased on foreclosure,	1,745,037	59
Loans on bond and mortgage (first liens).....	17,337,408	34
Loans secured by pledge of bonds, stocks, or other marketable collaterals as per Schedule C.....	2,635,000	00
Loans made in cash to policy-holders, on this Com- pany's policies assigned as collateral.....	435,661	69
Premium notes, loans, or liens on policies in force..	4,207,348	22
Par value of bonds and stocks owned absolutely, as per Schedule E.....	10,402,572	57
Cash in Company's office.....	126,224	28
Cash deposited in banks	877,633	47
Agents' ledger balances and cash obligations.....	9,532	81
Premiums in transit, since received	69,656	17
Total net or ledger assets.....	\$38,046,075	14

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans	267,721	44
Interest due and accrued on bonds and stocks	126,616	01
Interest accrued on collateral loans	11,980	70
Interest accrued on premium notes, loans, or liens	115,702	08
Market value of bonds and stocks over par value, as per Schedule E,	789,277	00
Gross premiums due and unreported on policies in force December 31, 1885	\$89,587	87
Gross deferred premiums on policies in force Decem- ber 31, 1885	258,106	91
Total	\$347,694	78
Deduct the loading on above gross amount ..	69,538	95
Net amount of uncollected and deferred premiums	278,155	83
Total assets	\$39,635,528	20

ITEM NOT ADMITTED.

Agents' balances and cash obligations	9,532	81
Total assets (less item not admitted)	\$39,625,995	39

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Ex- perience Table of Mortality, with four per cent. interest	\$36,036,899	00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due ..	\$208,728	43
Claims for death losses and other policy claims re- sisted by the Company	20,000	00
Total policy claims	228,728	43
Unpaid dividends of surplus, or other profits due policy-holders ..	193,746	37
Premiums paid in advance	12,182	28
Liabilities on policy-holders' account	\$36,471,556	08
Gross surplus on policy-holders' account	3,154,439	31
Total liabilities	\$39,625,995	39

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1884	\$4,136,977	45
Received during the year	416,934	84
Total	\$4,553,912	29

Deductions during the year.

Notes, loans, or liens used in payment of losses and claims.....	\$122,894 09	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	153,111 38	
Notes, loans, or liens used in payment of dividends to policy-holders.....	19,126 97	
Notes, loans, or liens redeemed by maker in cash..	51,431 63	
Total reduction of premium note account.....		346,564 07
Balance note assets at the end of the year.....		\$4,207,348 22

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	41,507	\$113,991,923
Endowment policies.....	6,860	16,384,470
All other policies.....	1,994	5,467,150

New Policies issued during the year.

	Number.	Amount.
Whole life policies	2,655	7,246,089
Endowment policies.....	2,134	5,249,061
All other policies.....	819	2,215,700

Old Policies revived during the year.

	Number.	Amount.
Whole life policies.....	27	76,500
Endowment policies.....	3	6,000

Old policies increased during the year.

	Number.	Amount.
Whole life policies.....	7	8,067
Endowment policies.....	6	16,830

Reversionary additions by dividends.

	Number.	Amount.
Whole life policies.....	....	5,173
Endowment policies.....	....	2,934
Total number and amount.....	56,012	\$150,669,897
Deduct policies ceased to be in force.....	4,166	11,253,090
*Total policies in force at the end of the year.	51,846	\$139,416,807

*Annuity Bonds in force, not included, 36, for \$15,189.58.

Policies ceased to be in force during the year.

	Number.	Amount.
By death.....	810	\$2,391,334
By maturity (end).....	118	260,300
By expiry (term).....	430	1,159,900
By surrender.....	1,674	4,719,036
By lapse.....	647	1,580,170
By not taken.....	487	1,142,350
Total terminated.....	4,166	\$11,253,090

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1884.....	1,322	\$2,725,918
Number and amount of policies issued during the year....	125	271,976
Totals.....	1,447	\$2,997,894
Deduct number and amount ceased to be in force..	79	157,618
Total number and amount in force Dec. 31, 1885,	1,368	\$2,840,276
	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1884.....	....	\$3,000 00
Number and amount of losses and claims on policies in- curred during the year.....	....	53,205 00
Totals.....	....	\$56,205 00
Number and amount of losses and claims on policies paid during the year.....	....	\$53,205 00
Premiums collected.....	....	66,594 35

Schedule A—Real Estate owned by the Company.

In Newark, N. J., Company's office.....	\$200,000 00
Elsewhere in New Jersey.....	1,633,932 92
In New York.....	111,104 67
Total.....	\$1,945,037 59

Schedule C—Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
United States reg. 4 p. c. bonds.....	\$250,000	\$307,812	\$275,000 00
“ reg. 4 p. c. bonds.....	130,000	160,062	250,000 00
“ reg. 4½ p. c. bonds.....	70,000	78,837	
“ coup. 4 p. c. bonds.....	30,000	37,200	215,000 00
“ coup. 4½ p. c. bonds.....	200,000	225,500	
“ reg. 4 p. c. bonds.....	50,000	61,562	55,000 00
“ reg. 4½ p. c. bonds.....	30,000	33,787	45,000 00
“ reg. 3 p. c. bonds.....	12,000	12,450	
“ coup. 4 p. c. bonds.....	3,000	3,720	

	Par Value.	Market Value.	Amt. Loaned.
United States coup. 4 p. c. bonds.....	465,000	576,600	700,000 00
Albany & Susquehanna R. R. bonds.....	70,000	81,900	
Baltimore & Ohio R. R. bonds.....	50,000	53,875	
New York Central R. R. bonds.....	50,000	54,500	500,000 00
New York & Harlem pref. R. R. stock....	65,000	137,800	
Broadway & Seventh Avenue R. R. stock,	15,000	41,400	
Twenty-third Street R. R. stock.....	5,000	13,000	250,000 00
New York Central R. R. bonds.....	300,000	399,375	
American Telegraph & Cable Co. stock...	80,000	53,600	
Equitable Gas Co. stock.....	20,000	28,000	150,000 00
Western Union Telegraph Co. stock.....	20,000	14,550	
Northern Illinois R. R. bonds.....	100,000	105,000	
New York City 6 p. c. bonds.....	28,000	37,800	100,000 00
St. Louis Water bonds.....	24,000	24,480	
Lake Shore R. R. bonds.....	23,000	29,900	
Morris & Essex R. R. bonds.....	20,000	28,800	50,000 00
Union Pacific, Kansas Pacific, R. R. bonds,	5,000	4,987	
Lake Shore R. R. bonds.....	150,000	184,750	
Pullman Palace Car Co. stock.....	100,000	133,250	30,000 00
Chi., St. P., Minnea. & O. pref. R. R. stk,	10,000	10,300	
American Telegraph & Cable Co. stock...	10,000	6,700	
Chi., Mil. & St. Paul pref. R. R. stock....	10,000	12,400	15,000 00
Chicago, Rock Island & Pacific R. R. stk,	10,000	12,850	
Richmond & Danville R. R. bonds.....	10,000	11,475	
St. Louis & Iron Mountain R. R. bonds...	4,000	4,480	30,000 00
Syracuse, Binghampton & N. Y. R. R. bds,	4,000	5,340	
Southern Pacific of California R. R. bonds,	2,000	2,100	
Citizens Gas Light Co. stock.....	32,550	39,060	15,000 00
Pullman Palace Car Co. stock.....	20,000	26,650	
Totals	\$2,477,550	\$3,055,852	\$2,635,000 00

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 3 p. c.....	\$660,000 00	\$660,000 00
COUNTY AND MUNICIPAL BONDS—		
Essex County, N. J., 7 p. c.....	1,153,500 00	1,392,225 00
“ “ “ 5 p. c.....	75,000 00	79,300 00
“ “ “ 4½ p. c.....	90,000 00	90,000 00
“ “ “ 4 p. c.....	30,000 00	30,000 00
Union “ “ 6 p. c.....	75,000 00	77,400 00
Buchanan County, Mo., 5 p. c.....	530,400 00	530,400 00
Woodbury County, Ia., 6 p. c.....	115,000 00	118,450 00
Randolph County, Ind., 5½ p. c.....	23,500 00	23,500 00
Tippecanoe County, Ind., 5 p. c.....	75,000 00	75,000 00

	Par Value.	Market Value.
City of Toledo, Ohio, 8 p. c.	173,000 00	212,790 00
“ Lafayette, Ind., 8 p. c.	160,000 00	195,200 00
“ Erie, Pa., 7 p. c.	152,000 00	171,760 00
“ Sandusky, Ohio, 7 p. c.	100,000 00	110,000 00
“ Cleveland, Ohio, 7 p. c.	400,000 00	460,000 00
“ South Bend, Ind., 5 p. c.	153,000 00	153,000 00
“ Springfield, Ill., 5 p. c.	114,300 00	114,300 00
“ Saginaw, Mich., 5 p. c.	100,000 00	105,000 00
“ Newark, N. J., 7 p. c.	2,475,000 00	2,839,250 00
“ Orange, N. J., 7 p. c.	60,000 00	72,800 00
“ New Brunswick, N. J., 7 p. c.	14,000 00	14,980 00
“ Elizabeth, N. J. (adjustment), 4 p. c.	662,480 00	596,232 00
“ Rahway, N. J., 4 p. c.	49,401 33	44,461 33
Township of Montclair, N. J., 5 p. c.	325,000 00	325,000 00
Township of West Orange, N. J., 7 p. c.	135,500 00	167,390 00
Temporary tax loan, Elizabeth, N. J., 6 p. c.	40,991 24	40,991 24
RAILROAD BONDS—		
Grand Rapids & Indiana 7 p. c.	50,000 00	59,000 00
Belvidere, Delaware, 4 p. c.	500,000 00	500,000 00
West Shore certificates (guaranteed by New York Central & Hudson River) 4 p. c.	437,500 00	437,500 00
Newark & New York 1st mort. 7 p. c. (full issue, \$600,000)	573,000 00	595,920 00
Central of New Jersey receiver's certificates 6 p. c. (first liens)	800,000 00	800,000 00
MISCELLANEOUS—		
Lehigh & Wilkesbarre Coal Co. 6 p. c. mort bds.,	100,000 00	100,000 00
Totals	\$10,402,572 57	\$11,191,849 57

MUTUAL LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, February 1, 1843.

RICHARD N. MCCURDY, *President.*WM. J. EASTON, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

No Capital Stock.

Amount of net or ledger assets December 31, 1884..... \$97,009,913 08

II. INCOME DURING THE YEAR.

Cash received for premiums without
deductions for commissions or other
expenses\$14,721,967 36Premiums received on new business,
\$5,238,809.21; on old, \$9,483,-
158.15.

Cash received for annuities..... 46,934 57

Total premium income \$14,768,901 93

Interest on mortgage loans..... 2,733,415 64

Interest on bonds owned, and dividends on stock.. 2,005,430 94

Interest on other debts due the Company..... 350,712 74

Rents for use of Company's property..... 356,493 03

Total income \$20,214,954 28

Total\$117,224,867 36

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions.. \$5,920,033 56

Cash paid for matured endowments
and additions..... 2,070,402 75Total amount actually paid for losses and
matured endowments..... \$7,990,436 31

Cash paid to annuitants..... 28,876 55

Cash paid for surrendered policies and additions... 3,199,713 59

Cash dividends paid to policy-holders..... 3,183,023 45

Total paid policy-holders...\$14,402,049 90

Commissions to agents.....	1,228,679	84
Salaries and expenses of law department.....	136,148	56
Medical examiners' fees and expenses.....	104,256	55
Salaries and other compensation of officers and other office employés, not including law or med- ical departments.....	326,088	64
State and local taxes in State where organized, taxes, licenses, fines, and fees in other States....	266,656	50
Rent.....	85,671	00
Premium charged off on securities purchased.....	469,882	87
Advertising.....	87,982	90
Exchange and postage, printing, stationery, and sundry other expenses.....	251,806	49
Total disbursements.....	\$17,359,223	25
Balance.....	\$99,865,644	11

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Present value of real estate unencumbered, as per Schedule A.....	\$10,992,720	45
Loans on bond and mortgage (first liens).....	49,228,930	16
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	3,856,500	00
Par value of bonds and stocks owned absolutely, as per Schedule E.....	32,978,300	00
Cash in Company's office, and deposited in banks..	2,619,643	21
Bills receivable, suspense account.....	185,861	66
Agents' ledger balances.....	3,688	63
Total net or ledger assets, less depreciation.....	\$99,865,644	11

OTHER ASSETS.

Interest due and accrued on loans.....	1,217,329	85
Market value of bonds and stocks over par, as per Schedule E....	6,387,804	00
Gross premiums due and unreported on policies in force December 31, 1885.....	\$222,264	22
Gross deferred premiums on policies in force Decem- ber 31, 1885.....	1,215,925	33
Total.....	\$1,438,189	55
Deduct the loading on above gross amount..	287,637	91
Net amount of uncollected and deferred premiums.....	1,150,551	64
Total assets.....	\$108,621,329	60

ITEMS NOT ADMITTED.

Agents' balances.....	\$3,688 63	
Bills receivable, suspense account.....	185,861 66	
Total.....		189,550 29
Total assets (less items not admitted).....	\$108,431,779 31	

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest, \$100,472,145 00		
Claims for death losses due and unpaid.....	\$54,800 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due...	820,426 00	
Claims for death losses and other policy claims resisted by the Company or awaiting further proof..	92,752 00	
Total policy claims.....		967,978 00
Premiums paid in advance.....		50,080 73
Amount of any other liability of the Company.....		41,650 00
Liabilities on policy-holders' account.....	\$101,531,853 73	
Gross surplus on policy-holders' account.....	6,899,925 58	
Total liabilities.....	\$108,431,779 31	

VI. PREMIUM NOTE ACCOUNT.

No premium notes.

VII. EXHIBIT OF POLICIES.

Policies and Additions in force December 31, 1884.

	Number.	Amount.
Policies in force	114,804	\$325,318,317
Additions in force.....	...	26,470,968
Total in force December 31, 1884.....	114,802	\$351,789,285

Risks assumed.

	Number.	Amount.
Policies issued during the year.....	13,704	39,142,313
Policies restored during the year.....	617	1,994,980
Additions credited.....	...	5,365,601
Totals	14,321	\$46,502,894

Risks terminated.

	Number.	Amount.
By death	1,611	\$5,071,576
By maturity	789	1,767,806
By expiry	4	17,000
By surrender	1,704	5,682,720
By lapse	2,700	6,938,290
By decrease .....	....	316,505
By not taken	1,435	4,463,145
Additions terminated by death, maturity, surrender and lapse, .....	....	5,082,800
Totals	8,243	\$29,339,842

Policies and Additions in force December 31, 1885.

	Numbers.	Amounts.	Additions.	Total Insurance.
Whole life policies	94,541	\$273,994,738	\$24,267,792	\$298,262,530
Endowment policies	26,330	68,197,930	2,484,189	70,682,119
All other policies	11	5,900	1,788	7,688
Totals	120,882	\$342,198,568	\$26,753,769	\$368,952,337

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut		
December 31, 1884	4,592	\$11,843,161
Number and amount of policies issued during the year	424	1,140,065
Totals	5,016	\$12,983,226
Deduct number and amount ceased to be in force	242	624,125
Total number and amt, in force Dec. 31, 1885,	4,774	\$12,359,101

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1884	\$58,067 00
Number and amount of losses and claims on policies incurred during the year	334,705 00
Total	\$392,772 00
Number and amount of losses and claims on policies paid during the year	360,960 00
Premiums collected in cash	\$420,433 91

Schedule A—Real Estate owned by the Company.

Company's office, buildings in New York, Philadelphia and Boston	\$6,382,054 83
Real estate purchased under foreclosure of mortgage	4,610,665 62
Total	\$10,992,720 45

Schedule C—*Loans on Collateral.*

	Par Value.	Market Value.
Bank of New York stock	\$8,000	\$13,600
Brooklyn Trust Co. stock	4,575	9,836
Broadway & Seventh Avenue R. R. stock	10,000	27,600
Baltimore & Ohio R. R. Co. stock	215,300	376,775
Baltimore & Ohio R. R. (Washington branch) stock,	215,000	376,250
Central Ohio R. R. stock	333,750	333,750
Chicago & Northwestern Railway stock	37,500	41,250
Chicago & Northwestern Railway preferred stock..	2,500	3,400
Chicago, Milwaukee & St. Paul R. R. stock	10,000	9,500
Chicago & Alton R. R. stock	35,000	49,000
Chicago, Rock Island & Pacific R. R. stock	40,000	51,200
Chicago, Burlington & Quincy R. R. stock	35,500	48,635
Chatham National Bank stock	32,500	48,750
Central Trust Co. stock	16,000	53,600
Continental Fire Insurance Co. stock	2,000	4,000
Central Park, North & East River R. R. stock	7,000	9,800
City Bank of Plainfield, N. J., stock	1,000	1,000
Delaware & Hudson Canal Co. stock	5,000	4,800
Detroit, Hillsdale & Southwestern R. R. stock	300,000	210,000
Fulton & Municipal Gas Co. stock	5,000	8,100
Georgia R. R. & Banking Co. stock	110,000	165,000
Kansas City, St. Louis & Chicago R. R. stock	10,000	13,000
Morgan's Louisiana & Texas R. R. & S. S. Co. stk.,	500,000	625,000
New York, New Haven & Hartford R. R. stock ...	10,000	20,400
New York & Harlem R. R. stock	10,000	21,200
New York Life Insurance & Trust Co. stock	200	970
New York Guarantee & Indemnity Co. stock	6,800	6,800
Pullman Palace Car Co. stock	110,000	146,300
Pennsylvania R. R. Co. stock	67,750	73,170
St. Paul, Minneapolis & Manitoba R. R. stock	25,000	27,500
Twenty-third Street Railway Co. stock	12,500	32,500
Second Avenue C. R. R. stock	2,000	4,100
Union Trust Co. stock	7,600	26,600
Union National Bank, Chicago, stock	160,000	224,000
Baker County, Kan., bonds	1,000	1,000
Coffey County, Kan., bonds	1,000	1,000
Cloud County, Kan., bonds	2,000	2,000
Chesapeake & Ohio R. R. Co. bonds	42,000	33,600
Chicago, Milwaukee & St. Paul R. R. bonds	5,000	5,850
Chesapeake & Ohio (Southwest) R. R. bonds	100,000	88,000
Fonda, Johnstown & Gloversville R. R. bonds	55,000	55,000
Greenpoint Ferry Co. bonds	25,000	25,000
Galveston, Harrisburg & San Antonio R. R. bonds,	320,000	288,000
Jersey City, N. J., bonds	1,000	1,000
Kentucky Central R. R. bonds	220,000	154,000
Kaw County, Kan., bonds	2,000	2,000
Louisville, New Orleans & Texas R. R. bonds	100,000	90,000

	Par Value.	Market Value.
Morgan's Louisiana & Texas R. R. & S. S. Co. bds.,	90,000	95,400
Metropolitan Elevated R. R. Co. bonds	18,000	20,460
Memphis & Charleston R. R. Co. bonds	50,000	57,500
Ottawa County, Kan., bonds	5,000	5,000
Pratt Coal & Iron Co. bonds	300,000	300,000
Rome, Watertown & Ogdensburg R. R. bonds	15,000	13,350
Roseville, Ill., bonds	1,000	1,000
Southern Pacific R. R. of California bonds	150,000	157,500
Sheridan County, Kan., bonds	3,000	3,000
Texas & New Orleans R. R. Co. bonds	300,000	300,000
United States bonds	50,000	62,000
Virginia Midland R. R. bonds	221,000	221,000
Wisconsin, Iowa & Nebraska R. R. bonds	50,000	30,000
West Shore & Ontario Terminal Co. bonds	875,000	455,000
Totals	\$5,349,475	\$5,535,046

Recapitulation.

	Par Value.	Market Value.
Total stock collaterals	\$2,347,475	\$3,067,386
Total bond collaterals	3,002,000	2,467,660
Total collateral securities	\$5,349,475	\$5,535,046
Amount loaned thereon		\$3,856,500 00

Schedule E—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES, STATE, AND DISTRICT BONDS—		
United States 4 and 6 p. c.	2,260,000 00	2,788,550 00
Georgia, 7 p. c.	85,000 00	86,063 00
District of Columbia 6 and 7 p. c.	322,100 00	396,362 00
MUNICIPAL AND COUNTY BONDS—		
Augusta, Ga. 6 p. c.	\$15,000 00	\$16,500 00
Atlanta, Ga. 5 and 7 p. c.	56,000 00	59,264 00
Boston, Mass. 5 p. c.	400,000 00	517,000 00
Brooklyn, N. Y. 6 and 7 p. c.	1,228,000 00	1,762,320 00
Buffalo, N. Y. 7 p. c.	130,500 00	140,269 00
Cherry Valley, 7 p. c.	23,500 00	26,085 00
Des Moines, Iowa, 5½ p. c.	95,000 00	100,738 00
Elmira, N. Y., 7 p. c.	40,000 00	46,052 00
Elizabeth, N. J., 4 p. c.	7,500 00	4,725 00
Essex County, N. J., 7 p. c.	8,000 00	9,180 00
Galveston, Texas, 5 p. c.	133,000 00	125,565 00
Hudson County, N. Y., 4¾, 5 and 7 p. c.	460,000 00	512,330 00
Jersey City, N. J., 6 and 7 p. c.	499,500 00	546,328 00
Milwaukee County, Wis., 8 p. c.	132,000 00	145,382 00
Middlesex County, N. J., 7 p. c.	5,000 00	6,181 00
North Plainfield, N. J., 6 p. c.	13,000 00	13,696 00
New Brunswick, N. J., 6 and 7 p. c.	119,300 00	119,415 00

	Par Value.	Market Value.
Newark, N. J., 6 and 7 p. c.....	410,000 00	491,975 00
Nashville, Tenn., 5½ and 6 p. c.....	370,000 00	381,665 00
New York City 5, 6 and 7 p. c.....	1,913,200 00	2,576,794 00
Omaha, Neb., 5 p. c.....	115,000 00	121,268 00
Orangetown School Dist., 4 p. c.....	8,000 00	8,080 00
Ramsay County, Minn., 5 p. c.....	50,000 00	52,000 00
San Antonio, Texas, 6 and 7 p. c.....	95,000 00	99,834 00
St. Paul, Minn., 5 p. c.....	300,000 00	320,075 00
San Francisco, Cal., 6 p. c.....	445,500 00	476,685 00
Union County, N. J., 6 and 7 p. c.....	68,000 00	75,780 00
Yonkers, N. Y., 7 p. c.....	100,000 00	141,626 00
RAILROAD BONDS—		
Atlantic & Gulf 7 p. c.....	125,500 00	146,208 00
Albany & Susquehanna 6 and 7 p. c.....	1,000,000 00	1,224,560 00
Atlanta & Charlotte 7 p. c.....	250,000 00	297,375 00
Baltimore & Ohio (Parkersburg Branch) 6 p. c..	100,000 00	121,000 00
Burlington & Cedar Rapids, Northern, 5 p. c....	76,000 00	74,480 00
Buffalo, New York & Philadelphia 6 p. c.....	40,000 00	41,000 00
Covington & Lexington 5 p. c.....	100,000 00	100,410 00
Charlotte, Columbus & Augusta 7 p. c.....	15,000 00	16,875 00
Cleveland, Columbus, Cin. & Ind. 7 p. c.....	212,000 00	257,640 00
Chicago, Milwaukee & St. Paul 5, 6 and 7 p. c..	1,656,000 00	1,895,816 00
Cin. & Springfield, C., C., C. & I. & L. S. 7 p. c.,	237,000 00	272,880 00
Cincinnati, Hamilton & Dayton 6 and 7 p. c....	300,000 00	342,810 00
Chicago & Southwestern (Rock Island) 7 p. c....	150,000 00	192,240 00
Cedar Rapids, Iowa, F. & No. W'n 5 & 6 p. c..	248,000 00	258,340 00
Chesapeake & Ohio 6 p. c.....	461,000 00	504,795 00
Chicago & Eastern Illinois 1st m. 6 p. c.....	50,000 00	58,000 00
Chicago & Northwestern 5 and 6 p. c.....	1,000,000 00	1,128,750 00
Columbus & Toledo 7 p. c.....	95,000 00	107,264 00
Columbus & Ind. Central 7 p. c.....	31,000 00	37,510 00
Central Park, North & East River 7 p. c.....	36,000 00	44,489 00
Cincinnati & Chicago Air Line 7 p. c.....	45,000 00	50,472 00
Dakota Central 6 p. c.....	690,000 00	812,475 00
Erie 1st mort. 7 p. c.....	77,000 00	98,560 00
Elmira, Cortland & Northern 6 p. c.....	300,000 00	300,000 00
Flint & Pere Marquette 6 p. c.....	300,000 00	348,000 00
Fremont, Elkhorn & Missouri Valley 6 p. c....	100,000 00	116,000 00
Gulf, Col. & Santa Fe 1st mort. 7 p. c.....	250,000 00	288,750 00
Hannibal & St. Joseph, 6 p. c.....	500,000 00	592,500 00
Houston & Texas Central, 7 p. c.....	200,000 00	203,625 00
Ind., Dec. & Springfield, 7 p. c.....	196,000 00	196,000 00
Ind., Bloom. & Western 1st mort. 7 p. c.....	115,000 00	134,550 00
Indianapolis & St. Louis (series A. B. C.) 7 p. c.	400,000 00	454,370 00
Jeffersonville, Mad. & Ind., 7 p. c.....	100,000 00	116,750 00
Jefferson 1st mort. 7 p. c.....	84,000 00	85,260 00
Kansas City, St. Joseph & Council Bluffs 7 p. c..	400,000 00	492,000 00
Lake Erie & Western 1st mort. 6 p. c.....	125,000 00	111,250 00
Lafayette, Bloomington & Muncie 6 p. c.....	125,000 00	111,875 00

	Par Value.	Market Value.
L'ke Shore & Mich. So. 1st and 2nd m. 7 p. c.,	1,500,000 00	1,822,500 00
Morgan's La. & Texas R. R. and S. 1st m. 7 p. c.,	250,000 00	296,875 00
Michigan Central 1st mort. 6 p. c.	150,000 00	174,000 00
Morris & Essex, 7 p. c.	100,000 00	126,000 00
Mobile & Ohio 1st mort. 6 p. c.	100,000 00	112,000 00
Memphis & Charleston, Tenn. lien, 7 p. c.	500,000 00	600,000 00
Montgomery & Eufaula 6 p. c.	89,000 00	93,450 00
Mississippi & Tennessee 1st mort. 8 p. c.	91,000 00	109,200 00
Minneapolis Street Railway 6 p. c.	130,000 00	137,150 00
Norfolk & Petersburg 2nd mort. 8 p. c.	10,000 00	11,600 00
N. Y., Lackawanna & Western 1st 6 p. c.	1,000,000 00	1,230,000 00
N. Y., Chicago & St. Louis 1st mort. 6 p. c.	450,000 00	441,000 00
Nashville, Chat. & St. Louis 1st m. 6 and 7 p. c.	301,000 00	358,326 00
N. Y. Central & Hudson River 1st mort. 7 p. c.,	500,000 00	666,250 00
N. Y., Penn. & Ohio, prior lien, 6 p. c.	55,000 00	57,750 00
Piedmont, Virginia, 1st mort. 8 p. c.	61,000 00	66,490 00
Pitts. Clev. & Toledo 1st mort. 6 p. c.	500,000 00	535,000 00
Pitts. Junction 1st mort. 6 p. c.	500,000 00	525,000 00
Rome, Watertown & Ogdensburg 7 p. c.	159,000 00	171,945 00
St. Paul City Railway Co., 6 p. c.	285,000 00	302,100 00
Syracuse, Bing. & N. Y. 7 p. c.	238,000 00	316,540 00
Southern Pacific of Missouri 6 p. c.	233,000 00	239,990 00
South Carolina par m. 1st mort. 6 p. c.	450,000 00	488,250 00
South Georgia & Florida 1st mort. 7 p. c.	8,000 00	9,680 00
South Side of Virginia 1st mort. 6 and 8 p. c.	40,000 00	42,024 00
Texas & New Orleans 1st mort. 7 p. c.	600,000 00	713,460 00
Union Passenger Railway, Philadelphia, 5 p. c.	27,000 00	29,363 00
Virginia & Tennessee 8 p. c.	10,000 00	12,500 00
RAILROAD STOCKS—		
Chicago, St. Paul, Minn. & Omaha.	500,000 00	592,500 00
Chicago, Milwaukee & St. Paul.	275,000 00	341,000 00
Chicago & Northwestern.	500,000 00	680,000 00
Morris & Essex.	25,000 00	32,500 00
New York & Harlem.	420,000 00	890,400 00
New York, New Haven & Hartford.	109,200 00	222,768 00
Naugatuck.	80,000 00	158,400 00
New York, Providence & Boston.	160,000 00	272,000 00
Pennsylvania.	304,000 00	329,840 00
MISCELLANEOUS—		
American Dock & Improvement Co. 5 p. c. bds,	500,000 00	440,000 00
Bleeker Street & Fulton Ferry 7 p. c. bonds.	14,000 00	16,800 00
Central R. R. & Banking Co., Ga., 7 p. c. bds,	666,000 00	749,250 00
Delaware & Hudson Canal Co. 7 p. c. bonds.	387,000 00	519,425 00
Georgia R. R. & Banking Co. 6 and 7 p. c. bds,	200,000 00	214,500 00
Municipal Gas Light Co., Yonkers, 6 p. c.	27,000 00	27,000 00
St. Paul Water Co., 8 p. c.	26,500 00	30,282 00
Western Transit Co. (N. Y. C.) 5 p. c. bonds.	350,000 00	357,280 00
Real Estate and Auction Room stock.	1,000 00	1,050 00
Totals.	\$32,978,300 00	\$39,366,104 00

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, 1845.

WILLIAM H. BEERS, *President.*RUFUS W. WEEKS, *Actuary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1884..... \$56,039,851 50

II. INCOME DURING THE YEAR.

Cash received for premiums without
deduction for commissions or other
expenses.....\$11,690,485 93

Premiums on new business, \$4,089,-
342.97; on old, \$7,601,142.96.

Cash received for annuities..... 913,395 14

Total\$12,603,881 07

Deduct amount paid to other com-
panies for reinsurance of policies
in this Company..... 123,033 07

Total premium income..... \$12,480,848 00

Interest on mortgage loans..... 1,171,610 01

Interest on bonds owned, and dividends on stock.. 1,721,567 56

Interest on premium notes, loans, or liens..... 37,351 94

Interest on other debts due the Company..... 58,515 65

Rents for use of Company's property 100,373 60

Profit on bonds, stocks, or other property actually sold, 334,874 53

Total income \$15,905,141 29

Total \$71,944,992 79

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$3,058,855	62
Premium notes, loans, or liens used in payment of same.....	19,004	02
Cash paid for matured endowments and additions.....	739,915	66
Premium notes, loans, or liens used in payment of same.....	1,848	81
Total	\$3,819,624	11
Deduct amount received from other companies for losses or claims on policies of this Company reinsured,	78,750	00
Total amount actually paid for losses and matured endowments.....	\$3,740,874	11
Cash paid to annuitants.....	899,270	84
Cash paid for surrendered policies	1,350,460	21
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse.....		
Cash dividends paid to policy-holders and applied in payment of premiums.....	1,689,658	88
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	1,609	71
Total paid policy-holders....	\$7,681,873	75
Commissions to agents.....	1,430,265	69
Salaries and traveling expenses of managers of agencies, general, special and local agents, estimated.....	90,000	00
Medical examiners' fees.....	104,513	99
Salaries and other compensation of officers and other office employes.....	274,885	87
State and local taxes in State where organized, taxes, licenses, fines, and fees in other States.....	127,109	25
Advertising	96,610	45
Office, law, and agency expenses.....	516,261	12
Total disbursements.....	\$10,321,520	12
Balance.....	\$61,623,472	67

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$6,855,532	63
Loans on bond and mortgage (first liens).....	18,159,500	00
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	451,500	00
Premium notes, loans, or liens on policies in force..	416,034	15
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	33,640,220	56

Cash in Company's office and in course of trans- mission since received.....	5,006 92
Cash deposited in banks.....	2,037,535 68
Agents' ledger balances.....	58,142 73
Total net or ledger assets.....	\$61,623,472 67

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	193,982 06
Interest due and accrued on bonds and stocks.....	229,736 20
Rents due and accrued on Company's property, or leases.....	11,565 92
Market value of bonds and stocks over cost, as per Schedule E.....	3,351,703 32
Gross premiums due and unreported on policies in force December 31, 1885.....	\$575,699 50
Gross deferred premiums on policies in force De- cember 31, 1885.....	878,161 65
Total.....	\$1,453,861 15
Deduct the loading on above gross amount..	290,772 23
Net amount of uncollected and deferred premiums.....	1,163,088 92
Total assets.....	\$66,573,549 09

ITEM NOT ADMITTED.

Agents' balances.....	58,142 73
Total assets (less item not admitted).....	\$66,515,406 36

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest, \$56,687,509 00	
Deduct net value of risks of this Company reinsured in other solvent companies.....	390,314 00
Net reinsurance reserve.....	\$56,297,195 00
Claims for matured endowments due and unpaid..	\$41,854 06
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due..	362,847 12
Claims for death losses and other policy claims re- sisted by the Company.....	30,000 00
Annuity claims due and uncalled for.....	10,595 21
Total policy claims.....	445,296 39
Premiums paid in advance.....	29,934 03
Liabilities on policy-holders' account.....	\$56,772,425 42
Gross surplus on policy-holders' account.....	9,742,980 94
Total liabilities.....	\$66,515,406 36
Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies.....	\$3,123,742 77

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1884	\$440,067 12	
Received during the year	64,515 84	
Total		\$504,582 96

Deductions during the year.

Notes, loans, or liens used in payment of losses and claims	\$20,852 83	
Notes, loans, or liens used in purchase of surrendered policies and void by lapse	15,373 20	
Notes, loans, or liens used in payment of dividends to policy-holders	1,609 71	
Notes, loans, or liens redeemed by maker in cash	50,713 07	
Total reduction of premium note account		88,548 81
Balance note assets at the end of the year		\$416,034 15

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies, including joint life	52,819	\$159,660,143
Endowment policies	20,745	66,102,330
All other policies, <i>i. e.</i> , term and annuities	4,483	2,000 00
Reversionary additions .....	....	3,618,113

New Policies issued during the year.

	Number.	Amount.
Whole life policies, including joint life	11,961	44,056,477
Endowment policies	5,949	21,276,423
All other policies, <i>i. e.</i> , term and annuities	586	198,613

Old Policies revived during the year.

	Number.	Amount.
Whole life policies, including joint life	43	170,410
Endowment policies	26	105,774
All other, <i>i. e.</i> , term and annuity	1	....

Old Policies increased during the year.

	Number.	Amount.
Whole life policies	13,050
Endowment policies	41,705

Additions by Dividends.

	Number.	Amount.
Reversionary additions .....	....	2,659,000
Total number and amount	96,613	\$297,904,038
Deduct policies ceased to be in force	10,195	38,229,538
Total policies in force at the end of the year ..	86,418	\$259,674,500
Policies reinsured		4,271,450

Policies ceased to be in force during the year.

	Number.	Amount.
By death	881	\$2,881,933
By maturity (end).....	419	728,114
By expiry (term).....	202	2,000
By surrender.....	1,233	6,916,683
By lapse	4,700	14,626,879
By change and decrease .....	....	488,314
By not taken.....	2,760	12,585,615
Total terminated	10,195	\$38,229,538

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1884	1,080	\$2,585,050
Number and amount of policies issued during the year....	156	615,421
Totals	1,236	\$3,200,471
Deduct number and amount ceased to be in force..	144	391,550
Total number and amount in force Dec.31,1885,	1,092	\$2,808,921

	Number.	Amount.
Number and amount of losses and claims on policies unpaid December 31, 1884.....	3	\$5,411 56
Number and amount of losses and claims on policies in- curred during the year.....	46	71,764 35
Totals	49	\$77,175 91

Number and amount of losses and claims on policies paid during the year.....	45	\$75,754 00
Premiums collected in cash.....		89,138 41

Schedule A—Real Estate owned by the Company.

In New York City.....	\$2,718,912 38
Elsewhere in New York State.....	375,642 49
In New Jersey.....	590,199 83
Washington, D.C.....	16,550 37
Minnesota	52,970 07
Company's office, 346 and 348 Broadway, N. Y.,	1,914,295 20
In Paris, France	1,046,317 39
In Berlin, Germany.....	183,174 08
In Vienna, Austria.....	207,470 82
Total cost value.....	\$7,105,532 63
Deduct for possible depreciation....	250,000 00
Total present value.....	\$6,855,532 63

Schedule C—*Loans on Collateral.*

	Par Value.	Market Value.
Delaware & Hudson stock.....	\$125,000 00	\$120,625 00
Central National Bank "	152,800 00	168,080 00
Fourth " " "	142,200 00	177,750 00
Mercantile Block Association stock.....	50,000 00	50,000 00
Chicago & Northwestern "	10,000 00	11,000 00
" " pref. "	10,000 00	13,600 00
Chicago, St. Paul, Minneapolis & Omaha stock....	10,000 00	10,300 00
Equitable Gas Light Company "	5,000 00	5,000 00
Delaware, Lackawanna & Western "	5,000 00	6,250 00
Central Trust Company "	5,000 00	15,000 00
New York Central & H. R. "	5,000 00	5,275 00
National Bank of America "	1,000 00	1,700 00
Central National Bank "	9,000 00	9,900 00
Totals	\$530,000 00	\$594,480 00
Total amount loaned thereon.....		451,500 00

Schedule E—*Stocks and Bonds owned by the Company.*

	Par Value.	Cost Value.	Market Value.
UNITED STATES AND STATE BONDS—			
United States 6 p. c.	\$450,000 00	\$485,483 34	\$582,750 00
" 4 p. c.	305,000 00	310,573 25	372,481 25
Alabama.....	48,000 00	36,100 00	47,280 00
Georgia.....	1,500 00	1,500 00	1,627 50
Mississippi	20,000 00	19,600 00	19,600 00
South Carolina.....	30,497 50	27,624 37	32,327 35
Tennessee.....	26,000 00	9,880 00	13,780 00
MUNICIPAL BONDS—			
Brooklyn City.....	1,406,000 00	1,593,664 71	2,067,913 90
Buffalo City.....	123,000 00	132,652 64	158,525 84
East Chester, N. Y.....	45,276 50	45,297 37	51,257 08
Flatbush, N. Y., water	20,000 00	19,600 00	25,800 00
Flushing, N. Y.....	81,000 00	78,600 00	97,407 50
Jersey City, N. J.....	587,000 00	584,713 80	637,777 51
New York City and County.....	121,000 00	131,673 70	161,791 87
Newark, N. J.....	877,000 00	923,062 49	960,757 51
Petersburgh City, Va.....	30,000 00	30,750 00	30,750 00
Richmond, Va.....	50,000 00	46,250 00	62,505 00
Rochester, N. Y.....	47,000 00	52,217 47	65,095 00
St. Paul, Minn., water.....	218,000 00	184,820 40	218,000 00
Yonkers, N. Y.....	177,000 00	181,335 11	225,072 50
RAILROAD BONDS—			
Albany & Susquehanna (D. & H.)	781,000 00	925,539 57	993,357 50
Baltimore & Ohio.....	500,000 00	500,000 00	532,083 33
Bur., Cedar Rapids & Northern..	100,000 00	84,500 00	96,750 00
Ced. Rap., Iowa Falls & Northw'n,	490,000 00	447,965 00	474,075 00

	Par Value.	Cost Value.	Market Value.
Chicago, Milwaukee & St. Paul...	534,000 00	622,110 00	654,150 00
Chicago & Northwestern.....	150,000 00	180,530 00	192,625 00
Chicago & Northwestern consol..	2,100,000 00	2,863,940 02	2,873,500 00
Chi., St. Paul, Minnea. & Omaha,	550,000 00	602,504 16	646,250 00
Chicago & Western Indiana.....	1,000,000 00	1,006,028 33	1,060,000 00
Cleveland, C. C. & I.....	1,288,000 00	1,309,880 60	1,378,240 00
Denver & Rio Grande.....	232,000 00	246,507 73	264,093 34
Evansville & Indianapolis.....	200,000 00	187,000 00	187,000 00
Fremont, Elkhorn & Mo. Valley..	200,000 00	229,000 00	229,000 00
Gulf, Colorado & Santa Fe.....	950,000 00	1,009,748 16	1,097,250 00
Gulf, Colorado & Santa Fe gold..	100,000 00	70,500 00	87,500 00
Indianapolis & St. Louis.....	141,000 00	152,205 00	152,205 00
Kan. City, St. Jo. & Council Bluffs,	140,000 00	164,857 00	167,300 00
Lake Shore & Mich. Southern...	1,250,000 00	1,436,458 33	1,480,208 33
Lake Shore & Mich. South'n con.,	250,000 00	313,125 00	313,125 00
Metropolitan Elevated, N. Y.....	321,000 00	319,099 69	367,545 00
Michigan Central.....	50,000 00	60,221 67	62,666 67
Minneapolis & St. Louis.....	200,000 00	230,000 00	234,833 33
N. Y. Central & Hudson River...	1,000,000 00	1,016,572 81	1,340,000 00
New York Elevated, N. Y.....	649,000 00	742,187 79	801,515 00
New York & Harlem.....	1,000,000 00	1,058,841 67	1,368,333 33
New York, Lake Erie & Western,	2,000,000 00	2,343,333 33	2,503,333 33
New York, Lack. & Western.....	1,500,000 00	1,608,499 32	1,852,500 00
Northern Pacific.....	1,200,000 00	1,206,000 00	1,332,000 00
Northern Pacific, Terminal.....	500,000 00	500,000 00	500,000 00
Northern Illinois.....	700,000 00	707,000 00	730,333 33
Ottawa & Burlington.....	175,000 00	187,311 00	196,000 00
Pittsburgh, Cleveland & Toledo...	500,000 00	516,260 00	525,000 00
Rensselaer & Saratoga.....	9,000 00	9,519 92	12,720 00
South Carolina.....	100,000 00	102,000 00	107,000 00
St. Paul & Northern Pacific.....	750,000 00	745,000 00	780,000 00
Taylor's Falls & Lake Superior ..	210,000 00	212,100 00	224,700 00
Union Pacific 8 p. c.....	250,000 00	279,783 33	294,583 33
Virginia & Tennessee 8 p. c.....	58,000 00	71,340 00	71,340 00
RAILROAD STOCKS—			
Chicago & Northwestern preferred,	1,130,000 00	1,356,450 00	1,542,450 00
Delaware, Lack. & Western.....	500,000 00	448,750 00	618,750 00
BANK STOCKS—			
American Exchange, N. Y.....	10,000 00	10,025 00	12,800 00
Bank of America, N. Y.....	7,700 00	8,484 00	12,397 00
Bank of the Republic, N. Y.....	1,100 00	907 50	1,331 00
Merchants, N. Y.....	9,350 00	11,112 58	11,360 25
MISCELLANEOUS—			
Mahoning Coal bonds.....	400,000 00	362,028 28	390,000 00
Morgan's Louisiana & Texas R. R.			
& S. S. 7 p. c. bonds.....	300,000 00	345,966 67	348,750 00
American Safe Deposit Co. bonds,	50,000 00	55,785 00	55,865 00

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	Par Value.	Cost Value.	Market Value.
Del. & Hudson Canal Co. bonds..	314,000 00	371,458 45	407,255 00
Equitable Gas Lt. Co., N. Y., bds,	142,000 00	156,910 00	157,620 00
Equitable Gas Lt. Co., Balt., bds,	300,000 00	294,000 00	294,000 00
N. Y. Mutual Gas Lt. Co. bonds,	83,000 00	83,000 00	92,130 00
Peoples Gas Lt. Co., Chicago, bds,	627,500 00	568,375 00	627,500 00
St. Paul, Minn., Gas Lt. Co. bds..	200,000 00	207,000 00	207,000 00
Manhattan Safe Deposit Co. stock,	197,100 00	197,100 00	197,100 00
Totals.....	\$31,063,024 00	\$33,640,220 56	\$36,991,923 88
Cost value.....			33,640,220 56
Market value over cost.....			\$3,351,703 32

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

MILWAUKEE, WIS.

Commenced Business, November 25, 1858.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1884..... \$21,805,619 70

II. INCOME DURING THE YEAR.

Received for premiums, without deduction for commissions or other expenses.....	\$3,785,045 20
Premiums on new business, \$878,486.29; on old, \$2,906,558.91.....	
Interest on mortgage loans.....	1,085,267 10
Interest on bonds owned, and dividends on stock.	36,906 42
Interest on premium notes, loans, or liens.....	96,056 42
Interest on other debts due the Company, including interest on deposits and deferred premiums.....	68,047 86
Discount on claims paid in advance.....	1,931 89
Rents for use of Company's property.....	30,974 63
Total income.....	5,104,229 52
Total.....	\$26,909,849 22

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and additions.....	\$1,049,004 04
Paid for matured endowments and additions.....	<u>487,831 35</u>
Total amount actually paid for losses and matured endowments.....	\$1,536,835 39
Paid for surrendered policies.....	300,469 55
Premium notes, loans, or liens used in purchase of surrendered policies and void by lapse.....	21,895 68
Dividends paid to policy-holders, and applied in payment of premiums.....	<u>778,593 39</u>
Total paid policy-holders.....	\$2,637,794 01
Commissions to agents.....	460,196 01
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	23,642 42
Medical examiners' fees.....	34,748 00
Salaries and other compensation of officers and other office employes.....	121,795 28
Taxes, licenses, fines, and fees.....	65,236 58
Rent.....	5,770 71
Furniture, fixtures, and safes for home and agency offices.....	843 27
Advertising.....	<u>7,476 92</u>
Supplies, law, loan, claim, postage, exchange, and other expenses.....	131,304 19
Profit and loss.....	<u>169 59</u>
Total disbursements.....	<u>3,488,976 99</u>
Balance.....	\$23,420,872 24

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$1,322,756 28
Loans on bond and mortgage (first liens).....	19,242,625 41
Premium notes, loans, or liens on policies in force..	1,156,215 05
Par value of bonds and stocks owned absolutely, as per Schedule E.....	590,825 00
Cash in Company's office.....	161,459 49
Cash deposited in banks.....	919,780 90
Bills receivable.....	2,570 32
Agents' ledger balances.....	<u>24,639 79</u>
Total net or ledger assets.....	\$23,420,872 24

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	314,765 93
Interest due and accrued on premium notes, loans, or liens.....	46,356 24
Rents accrued on Company's property or leases.....	316 66
Market value of bonds and stocks over par, as per Schedule E.,.,	<u>59,962 86</u>

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Gross premiums due and unreported on policies in force December 31, 1885.....	\$132,518 24	
Gross deferred premiums on policies in force December 31, 1885.....	396,210 00	
Total.....	\$528,728 24	
Deduct the loading on above gross amount..	105,745 61	
Net amount of uncollected and deferred premiums.....		422,982 63
Total assets.....		\$24,265,256 56

ITEMS NOT ADMITTED.

Agents' balances.....	\$24,639 79	
Bills receivable.....	2,570 32	
Total.....		27,210 11
Total assets (less items not admitted).....		\$24,238,046 45

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest.....	\$19,942,282 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due...	\$161,070 92	
Claims for death losses and other policy claims resisted by the Company.....	59,000 00	
Total policy claims.....		220,070 92
Unpaid dividends of surplus, or other profits due policy-holders....	7,000 00	
Premiums paid in advance	3,000 00	
Accrued commissions (estimated).....	5,000 00	
Reserve for paid-up insurance claimable.....	94,206 71	
Liabilities on policy-holders' account.....	\$20,271,559 63	
Gross surplus on policy-holders' account.....	3,966,486 82	
Total liabilities.....		\$24,238,046 45

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand, December 31, 1884.....	\$1,266,687 91	
Received during the year.....	158,513 39	
Total.....		\$1,425,201 30

Deductions during the year.

Notes, loans, or liens used in payment of losses and claims	\$66,551 42	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse	53,715 19	
Notes, loans, or liens used in payment of dividends to policy-holders	119,669 90	
Notes, loans, or liens redeemed by maker	29,049 74	
Total reduction of premium note account		268,986 25
Balance note assets at the end of the year		\$1,156,215 05

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies	34,493	\$73,157,103
Endowment policies	11,003	22,055,824
All other policies	452	3,581,055

New Policies issued during the year.

	Number.	Amount.
Whole life policies	6,853	18,576,376
Endowment policies	1,763	3,820,325
All other policies	51	180,405

Old Policies revived during the year.

	Number.	Amount.
Whole life policies	241	618,637
Endowment policies	103	216,208
All other policies	3	42,998

Old Policies increased during the year.

	Number.	Amount.
Whole life policies	20	....

Additions by dividends.

	Number.	Amount.
Whole life policies .....	....	43,914
Endowment policies .....	....	37,035
All other policies .....	....	2,723,409
Total number and amount	54,982	\$125,053,369
Deduct policies ceased to be in force	4,882	14,342,508
Total policies in force at the end of the year ..	50,100	\$110,710,861

Policies ceased to be in force during the year.

	Number.	Amount.
By death	460	\$1,007,761
By maturity (end.)	329	496,024
By expiry	18	2,777,028
By surrender	713	1,466,548
By lapse	2,520	5,829,498
By change and decrease	4	444,934
By not taken	838	2,320,715
Total terminated	4,882	\$14,342,508

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1884	262	\$764,248
Number and amount of policies issued during the year...	223	509,496
Totals	485	\$1,273,744
Deduct number and amount ceased to be in force..	106	240,589
Total number and amount in force Dec. 31, 1885,	379	\$1,033,955

	Number.	Amount.
Losses and claims unpaid December 31, 1884	None.	
Losses and claims incurred in 1885	5	\$10,030 00
Losses and claims paid in 1885	4	8,530 00
Premiums collected in cash, \$30,786.87; notes or credits, \$521.92 .....	....	31,308 79

Schedule A—Real Estate owned by the Company.

In Wisconsin	\$773,018 54
Indiana	174,295 00
Illinois	56,282 81
Michigan	116,176 40
Ohio	60,742 36
Kentucky	50,816 32
Missouri	29,861 68
Georgia	6,708 07
Minnesota	20,643 18
Iowa	21,789 54
Colorado	12,422 38
Total	\$1,322,756 28

Schedule E—*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States currency 6 p. c.	\$70,000 00	\$92,900 00
United States 4½ p. c.	45,000 00	50,737 50
Missouri long.	47,000 00	50,790 00
MUNICIPAL BONDS—		
Kansas City, Mo., 6 p. c.	50,000 00	56,000 00
“ “ 8 p. c.	25,000 00	31,133 33
City of St. Louis, Mo., 5 p. c.	96,000 00	99,360 00
“ Green Bay, Wis., 6 p. c.	4,100 00	4,175 17
“ Sheboygan, “ 5 p. c.	50,000 00	50,833 33
“ “ “ 6 p. c.	18,625 00	19,928 75
“ “ “ 7 p. c.	5,000 00	5,395 83
“ Beloit, “ 5 p. c.	66,000 00	70,913 33
Town of “ “ 6 p. c.	6,000 00	6,500 00
City of Springfield, Ill., 5 p. c.	12,700 00	12,911 66
“ Oshkosh, Wis., 5 p. c.	30,900 00	32,316 25
“ Stevens Point, Wis., 8 p. c.	2,000 00	2,113 33
“ Milwaukee, “ 5 p. c.	6,000 00	6,000 00
“ “ “ 7 p. c.	3,000 00	3,465 00
Elmwood, Ill., 5¼ p. c.	25,500 00	26,169 38
Morrison, “ 6 p. c.	5,000 00	5,125 00
Chippewa, Wis., 6 p. c.	15,000 00	15,900 00
Carlinsville, Ill., 6 p. c.	8,000 00	8,120 00
Totals	\$590,825 00	\$650,787 86

PENN MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, May 25, 1847.

SAMUEL C. HUEY, *President.*HENRY C. BROWN, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1884..... \$9,128,209 61

II. INCOME DURING THE YEAR.

Cash received for premiums without
deduction for commissions or other
expenses \$1,732,731 52

Premium notes, loans, or liens taken
in part payment for premiums.... 97,514 78

Premiums on new business, \$407,-
663.06; on old, \$1,422,583.24...

Total..... \$1,830,246 30

Deduct amount paid to other com-
panies for reinsurance of policies
in this Company..... 3,545 63

Total premium income..... \$1,826,700 67

Interest on mortgage loans..... 127,203 77

Interest on bonds owned, and dividends on stock .. 280,096 50

Interest on premium notes, loans, or liens..... 37,039 80

Interest on other debts due the Company..... 1,468 53

Interest on collateral loans..... 30,002 82

Rents for use of Company's property..... 43,821 11

Profits on bonds, stocks, and real estate actually sold, 23,850 00

Profit and loss..... 30 00

Total income..... 2,370,213 20

Total..... \$11,498,422 81

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions...	\$672,494 72	
Premium notes, loans, or liens used in payment of same.....	23,955 16	
Cash paid for matured endowments and additions	50,293 49	
Premium notes, loans, or liens used in payment of same.....	4,601 51	
Total	\$751,344 88	
Deduct reinsurance received from other companies.....	5,000 00	
Amount actually paid for losses and matured endowments	\$746,344 88	
Cash paid for surrendered policies	175,258 79	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	33,699 74	
Cash dividends paid to policy-holders and applied in payment of premiums.....	326,448 17	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	60,255 22	
Total paid policy-holders.....	\$1,342,006 80	
Commissions to agents.....	131,394 98	
Salaries and traveling expenses of managers of agencies, general, special, and local agents.....	87,587 80	
Medical examiners' fees.....	21,628 47	
Salaries and other compensation of officers and other office employés.....	53,047 73	
Taxes, licenses, fines, and fees.....	47,286 57	
Rent	12,982 58	
Commuting commissions.....	3,382 63	
Advertising, printing, and supplies.....	17,699 48	
Items: Law expenses, \$7,242.11; fire insurance, postage, and home office expenses, \$24,702.13; office furniture, \$1,196.68; repairs of real estate, \$9,023.10; profit and loss, \$1,326.38.....	43,490 40	
Total disbursements.....	1,760,507 44	
Balance	\$9,737,915 37	

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered as per Schedule A.....	\$830,659 21
Loans on bond and mortgage (first liens) and ground rents	2,598,731 10
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	283,129 70
Loans made in cash to policy-holders, on this Company's policies, assigned as collateral.....	187,657 00

Premium notes, loans, or liens on policies in force..	589,077 54	
Cost value of bonds and stocks owned absolutely as per Schedule E.....	5,118,517 25	
Cash in Company's office.....	2,716 14	
Cash deposited in banks	70,364 94	
Cash notes for premiums, principally secured by reserve on policies.....	39,917 82	
Agents' ledger balances.....	5,877 79	
Sundry accounts.....	4,151 24	
Bills receivable.....	7,115 64	
Total net or ledger assets.....		\$9,737,915 37

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	38,414 76	
Interest accrued on collateral loans.....	5,894 38	
Rents due on Company's property or leases.....	5,217 33	
Market value of bonds and stocks over cost, as per Schedule E....	421,061 75	
Gross premiums due and unreported on policies in force December 31, 1885.....	\$89,412 00	
Gross deferred premiums on policies in force Decem- ber 31, 1885.....	140,622 52	
Total	\$230,034 52	
Deduct the loading on above gross amount,	46,006 90	
Net amount of uncollected and deferred premiums...	184,027 62	
Total assets.....		\$10,392,531 21

ITEMS NOT ADMITTED.

Agents' balances.....	\$5,877 79	
Sundry accounts.....	965 84	
Bills receivable	10,301 04	
Total	17,144 67	
Total assets (less items not admitted).....		\$10,375,386 54

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Ex- perience Table of Mortality, with four per cent. compound interest,	\$8,667,917 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due..	\$66,710 07	
Claims for death losses and other policy claims resisted by the Company.....	3,000 00	
Total policy claims.....		69,710 07

Unpaid dividends of surplus, or other profits due policy-holders....	32,379	34
Life rate endowment accumulations.....	141,840	31
Premiums paid in advance and scrip liability.....	19,058	11
Liabilities on policy-holders' account.....	\$8,930,904	83
Gross surplus on policy-holders' account.....	1,444,481	71
Total liabilities.....	\$10,375,386	54

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1884.....	\$617,363	84
Received during the year.....	104,416	49
Total.....	\$721,780	33

Deductions during the year.

Notes and loans used in payment of losses and claims,	\$28,556	67
Notes and loans used in purchase of surrendered policies, and void by lapse.....	33,699	74
Notes, loans, or liens used in payment of dividends to policy-holders.....	60,255	22
Notes, loans, or liens redeemed by maker in cash..	10,191	16
Total reduction of premium note account.....	132,702	79
Balance note assets at the end of the year.....	\$589,077	54

VII. EXHIBIT OF POLICIES.

Policies, and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	10,717	\$29,143,897
Endowment policies.....	7,002	14,655,973
All other policies.....	24	61,500
Reversionary additions.....	...	118,490

New policies issued during the year.

	Number.	Amount.
Whole life policies.....	2,222	5,397,462
Endowment policies.....	1,328	2,680,575

Old policies revived during the year.

	Number.	Amount.
Whole life policies.....	35	39,978
Endowment policies.....	224	112,011
All other policies.....	59	116,837
Additions.....	...	189

Old Policies increased during the year.

	Number.	Amount.
Whole life policies.....	5	14,622
Endowment policies.....	10	41,020

Additions by dividends.

	Number.	Amount.
Reversionary additions .....	.....	27,950
Total number and amount	21,626	\$52,410,495
Deduct policies ceased to be in force	1,792	4,421,272
Total policies in force at end of the year	19,834	\$47,989,223

Policies ceased to be in force during the year.

	Number.	Amount.
By death	230	\$644,059
By maturity (end.)	39	54,895
By expiry	5	9,500
By surrender	364	892,952
By lapse	827	1,797,611
By change and decrease	14	269,755
By not taken	313	752,500
Total terminated	1,792	\$4,421,272
Policies reinsured	36	191,160

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1884	108	\$440,600 00
Number and amount of policies issued during the year	32	79,500 00
Totals	140	\$520,100 00
Deduct number and amount ceased to be in force	15	57,600 00
Total number and amount in force Dec. 31, 1885,	125	\$462,500 00

	Number.	Amount.
Number and amount of claims paid during the year	1	\$1,000 00
Number and amount of claims incurred during the year	1	1,000 00
Premiums collected in cash, \$17,182.50; notes or credits, \$2,323.00; total		19,505 50

Schedule A—Real Estate owned by the Company.

In Philadelphia	\$576,456 79
Elsewhere in Pennsylvania	147,372 10
In District of Columbia	32,220 83
Ohio	15,219 06
Indiana	7,776 29
Illinois	10,000 00
New Jersey	41,614 14
Total	\$830,659 21

Schedule C—Loans on Collateral.

	Market Value.	Amt. Loaned.
Continental Passenger R'y Co. of Philadelphia stock,	\$3,852 00	\$3,200 00
Shenandoah Iron, Lumber, Mining & Manuf'g Co. 1st m. 6 p. c. bds., and policy of Life Insurance, reserve on which is \$4,803.00.....	56,803 00	50,000 00
Penn. & N. Y. Canal & R. R. Co. 7 p. c. bonds....	6,000 00	5,000 00
Leavenworth city & Ft. Leavenw'th Water Co. bds.,	45,000 00	25,000 00
Penn. R. R. Co. 6 p. c. bonds.....	2,400 00	2,000 00
Hot Springs (Ark.) Water Co. 7 p. c. bonds.....	66,000 00	40,000 00
“ “ “ stock.....		
Totals	\$180,055 00	\$125,200 00

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Market Value.
UNITED STATES BONDS—		
United States reg. 4 p. c. consols of 1907.....	\$59,562 50	\$61,500 00
RAILROAD BONDS—		
Penn. gen. mort. 6 p. c. reg.....	100,150 00	137,800 00
Penn. 1st mort. 5 p. c. reg. Navy Yard.....	103,000 00	110,000 00
Northern Central consol. mort. 5 p. c. coup....	105,000 00	118,800 00
Northern Central 6 p. c. sterling coup.....	99,750 00	102,600 00
North Penn. 7 p. c. coup.....	98,500 00	128,000 00
Stony Creek 7 p. c. coup., North Penn. guar....	49,000 00	57,500 00
Delaware & Bound Brook 7 p. c. coup.....	61,000 00	80,520 00
Phila. & Reading 7 p. c. mort. reg., 1911.....	50,000 00	55,000 00
Lehigh Valley 7 p. c. reg.....	50,000 00	70,000 00
“ “ 6 p. c. coup. gold.....	32,395 00	32,860 00
Easton & Amboy 5 p. c. 1st mort. reg., guar. by Lehigh Valley R. R. Co.....	100,000 00	111,000 00
Baltimore & Ohio 6 p. c. coup.....	105,000 00	120,000 00
Pittsburgh Junction 1st mort. 6 p. c. coup. gold..	67,930 00	73,700 00
Oswego & Syracuse 5 p. c. coup. mort., Del., Lack. & West. guar.....	96,750 00	105,000 00
Cin., Hamilton & Dayton 6 p. c. coup.....	103,750 00	111,000 00
Cin., Ham. & Ind. 1st mort. 7 p. c. coup., guar. by Cin., Ham. & Dayton R. R. Co.....	74,410 00	79,800 00
Dayton & Mich. con. 5 p. c. mort. coup., guar. by Cin., Ham. & Dayton R. R. Co.....	101,500 00	105,000 00
Ill., & St. Louis R. R. & Coal Co. 8 p. c. coup.,	100,000 00	110,000 00
Venice & Carondelet 6 p. c. 1st mort. coup., Ill. & St. Louis R. R. guar.....	100,000 00	100,000 00
Venice & Carondelet 6 p. c. 1st mort. coup., Ill. & St. Louis R. R. guar.....	100,000 00	100,000 00
Jacksonville, So. East. (Ill.) g. m. 6 p. c. coup. g.,	45,000 00	46,500 00
Minn. & St. Louis 1st mort. 7 p. c. coup. gold..	102,833 75	115,000 00

	Cost Value.	Market Value.
Minn. & Duluth 7 p. c. 1st mort. coup. gold, guar. by Minn. & St. Louis R. R.	51,562 50	57,500 00
Terre Haute & Logansport (Ind.) 6 p. c. mort. coup., T. H. & Indp. R. R. guar.	100,000 00	105,000 00
Cl., Col., Cin. & Ind. con. 6 p. c. coup. gold....	98,500 00	103,000 00
N. Y., Phila. & Norfolk 6 p. c. 1st m. coup. g..	97,000 00	105,000 00
N. Y., Lack. & West. 5 p. c. coup., Del., Lack. & West. guar.	96,625 00	105,000 00
Columbus & Cin., O. Midland 1st m. 6 p. c. coup.,	135,300 00	142,500 00
MUNICIPAL AND COUNTY BONDS—		
Chester, Pa., 5 p. c. reg.	185,571 00	200,200 00
Cumberland City, Md., 6 p. c. coupon	45,000 00	52,500 00
Xenia City, O., 5½ p. c. coupon	46,350 00	46,350 00
" " " " " " " " " " " "	4,100 00	4,120 00
" " 5 p. c. coupon	27,733 75	28,050 00
Piqua City, O., school house 6 p. c. coupon.....	36,080 00	37,080 00
Scioto County, O., 6 p. c. coupon bridge	36,000 00	36,720 00
Springfield, O., reg. 5 p. c. water works.....	40,000 00	40,000 00
Louisville, Ky., city 7 p. c. coupon.....	43,500 00	57,500 00
Evansville, Ind., redemption 6 p. c. coupon.....	48,600 00	36,000 00
St. Louis, Mo., 6 p. c. coupon.....	25,030 00	30,900 00
St. Joseph, Mo., 4 p. c. coupon funding.....	86,050 00	86,400 00
" " 6 p. c. " " 1903....	96,000 00	100,000 00
Jackson County, Mo., 8 p. c. coupon	57,120 00	58,240 00
Kansas City, Kan., 10 p. c. coupon.....	7,286 00	7,280 00
Leavenworth City, Kan., 4 p. c. coup. refunding,	69,252 00	74,880 00
Leavenworth County, Kan., funding 5 p. c. coup.,	23,800 00	24,640 00
Lincoln City, Neb., 6 p. c. coupon water.....	40,000 00	42,000 00
Atchison, Kan., refunding 4 p. c. coupon.....	23,250 00	24,800 00
De Kalb County, Mo., 6 p. c. coupon.....	40,200 00	40,800 00
City & Township of Ind., Kan., 7 p. c. coup....	48,200 00	50,610 00
Ravenna, O., 5 p. c. water works coupon.....	60,150 00	61,200 00
City of Lima, O., 5 p. c. water works coup.....	50,000 00	51,000 00
Harrisburg 6 p. c. coupon water	50,150 00	67,850 00
Salem, N. J., 5 p. c. reg. water	76,875 00	78,750 00
Mt. Vernon, O., 6 p. c. coupon water works....	23,100 00	22,660 00
Kansas City 1st mort. 7 p. c. coupon water gold,	95,325 00	94,860 00
Joplin, Mo., 7 p. c. coupon water.....	75,000 00	78,750 00
Hot Springs, Ark., 1st mort. 7 p. c. coup. water,	70,000 00	70,000 00
Burlington, Ia., 6 p. c. coupon water	70,500 00	78,750 00
BANK STOCKS—		
Commercial National, Philadelphia.....	11,035 25	12,749 00
Western National, "	6,862 50	10,500 00
Corn Exchange National, "	5,000 00	6,000 00
Bank of North America, "	10,168 00	23,560 00
Girard National, "	2,000 00	4,700 00
Mechanics, St. Louis, Mo.....	4,950 50	5,500 00
RAILROAD STOCKS—		
Northern Central.....	10,772 00	20,400 00

MISCELLANEOUS—

	Cost Value.	Market Value.
American Steamship Co. 6 p. c. coupon bonds, guaranteed by P. R. R. Co.	25,000 00	27,000 00
Phoenix Iron Co. 7 p. c. 1st m. coup. bds., guar.,	91,000 00	92,820 00
Susquehanna Canal pfd. 6 p. c. coup. bonds, guar.,	48,600 00	50,630 00
Union League, Philadelphia, 5 p. c. m. coup. bds.,	50,000 00	51,250 00
Jamestown, N. Y., Water Supply Co. 1st mort. 6 p. c. coupon bonds	100,000 00	103,000 00
Jamestown, N. Y., Gas Co. 1st mort. 6 p. c. coupon bonds	50,000 00	51,000 00
Chillicothe, O., Gas & Water Co. 1st mort. 5 p. c. coupon bonds	79,325 00	83,500 00
Hamilton and Rossville, O., 6 p. c. coupon Hydraulic Co. bonds	50,000 00	50,000 00
Louisville, Ky., Water Co. 6 p. c. coup. bonds....	97,312 50	110,000 00
St. Joseph, Mo., Water Co. 1st mort. 6 p. c. coup. gold bonds	100,000 00	103,000 00
Austin, Texas, Water Co. 1st mort. 7 p. c. coup. gold bonds	136,500 00	136,500 00
Freeport, Ill., Water Co. 1st mort. 6 p. c. coup. gold bonds	100,000 00	103,000 00
Hudson River Water Power & Paper Co. 1st mort. 6 p. c. gold coupon bonds	49,000 00	50,000 00
Delaware Mutual Safety Ins. Co., Phila., stock..	6,250 00	12,000 00
Totals	\$5,118,517 25	\$5,539,579 00

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY,

NEW YORK CITY.

Commenced Business, August 10, 1875.

SHEPPARD HOMANS, *President*.WILLIAM E. STEVENS, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Capital stock paid up in cash.....	\$100,000 00	
Amount of net or ledger assets December 31, 1884.....		\$170,241 33

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses	\$290,549 64	
Premiums paid by dividends.....	70,742 55	
Premiums on new business, \$148,025.52; on old, \$142,524.12.		
Total	\$361,292 19	
Deduct amount paid to other companies for reinsurance of policies in this Company.....	373 88	
Total premium income.....	\$360,918 31	
Interest on mortgage loans.....	1,237 50	
Interest on bonds owned, and dividends on stock..	4,730 00	
Interest on other debts due the Company.....	257 27	
Total income.....		367,143 08
Total		\$537,384 41

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses.....	\$142,619 40
Cash paid for surrendered policies.....	1,894 54
Cash dividends paid to policy-holders, and applied in payment of premiums.....	70,742 55
Total paid policy-holders....	\$215,256 49

Commissions to agents.....	56,098 64	
Traveling expenses of managers of agencies, general, special, and local agents.....	2,984 51	
Medical examiners' fees.....	1,981 25	
Salaries and other compensation of officers and other office employés.....	15,670 96	
United States taxes and revenue stamps, \$29.32; taxes, licenses, fines, and fees, \$2,780.70.....	2,810 02	
Rent.....	6,204 25	
Advanced to agents to be repaid out of future salaries or commissions.....	1,483 30	
Furniture and fixtures and safes for home and agency offices.....	941 41	
Advertising.....	6,892 39	
Postage and telegrams, \$1,860.28; law and miscel- laneous, \$2,039.99; attendance, \$1,085.00; station- ery, etc., \$4,671.47; total.....	9,656 74	
Total disbursements.....		319,979 96
Balance.....		\$217,404 45

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Loans on bond and mortgage (first liens).....	\$20,500 00	
Loans made in cash to policy-holders on this Com- pany's policies assigned as collateral.....	175 00	
Premium notes, loans, or liens on policies in force..	563 55	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	126,895 30	
Cash in Company's office.....	2,316 43	
Cash deposited in banks.....	59,044 32	
Bills receivable.....	817 20	
Agents' ledger balances.....	7,092 65	
Total net or ledger assets.....		\$217,404 45

OTHER ASSETS.

Interest accrued on bonds and stocks.....	525 00	
Interest accrued on collateral loans.....	10 50	
Interest due and accrued on premium notes, loans, or liens.....	72 00	
Market value of bonds and stocks over cost, as per Schedule E....	604 70	
Gross premiums due and unreported on policies in force December 31, 1885.....	\$14,097 41	
Gross deferred premiums on policies in force De- cember 31, 1885.....	3,590 47	
Total.....	\$17,687 88	
Deduct the loading on above gross amount..	3,537 58	
Net amount of uncollected and deferred premiums.....		14,150 30
Total assets.....		\$232,766 95

ITEMS NOT ADMITTED.

Agents' balances.....	\$7,092 65	
Bills receivable.....	817 20	
Total.....		\$7,909 85
Total assets (less items not admitted).....		\$224,857 10

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest.....		\$79,066 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....		25,000 00
Total liabilities on policy-holders' account.....		\$104,066 00
Gross surplus, including capital, on policy-holders' account..		120,791 10
Total liabilities.....		\$224,857 10

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1884	\$563 55	
Received during the year	None.	
Balance note assets at the end of the year.....		\$563 55

VII. EXHIBIT OF POLICIES.

Policies in force at the end of previous year.

	Number.	Amount.
Whole life policies.....	212	\$84,646
Endowment policies.....	98	89,325
All other policies.....	3,641	13,864,200

New Policies issued during the year.

	Number.	Amount.
Endowment policies.....	16	15,100
All other policies.....	3,113	13,833,500

Old Policies revived.

	Number.	Amount.
All other policies.....	9	22,000

Old Policies increased.

	Number.	Amount.
All other policies.....	....	11,000
Total number and amount.....	7,089	\$27,919,771
Deduct policies ceased to be in force.....	823	2,768,475
Total policies in force at the end of the year..	6,266	\$25,151,296
Policies reinsured.....	4	\$15,000

Policies ceased to be in force during the year.

	Number.	Amount.
By death.....	45	\$127,375
By expiry (term).....	579	1,964,175
By surrender	33	19,750
By lapse.....	37	13,675
By change and decrease.....	....	44,500
By not taken.....	129	599,000
Total terminated	823	\$2,768,475

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1884.....	26	\$98,000 00
Number and amount of policies issued during the year....	56	200,000 00
* Totals	82	\$298,000 00
Number and amount ceased to be in force.....	17	54,000 00
Total number and amount in force Dec. 31, 1885,	65	\$244,000 00
Losses incurred during the year.....		None.
Premiums collected in cash.....		\$2,928 26

Schedule E—Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States reg. bonds 4½ p. c..	\$113,250 00	\$100,000 00	\$112,500 00
RAILROAD BONDS—			
Atchison, Jewell Co. & Western....	13,645 30	15,000 00	15,000 00

STATE MUTUAL LIFE ASSURANCE COMPANY,

WORCESTER, MASS.

Commenced Business, June 1, 1845.

A. GEORGE BULLOCK, *President*,HENRY M. WITTER, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

No capital stock.

Amount of net or ledger assets December 31, 1884..... \$3,321,674 46

II. INCOME DURING THE YEAR.

Cash received for premiums without
deduction for commissions or other
expenses

\$504,328 90

Premium notes, loans, or liens taken
in part payment for premiums.....

72,149 98

Premiums paid by dividends.....

121,360 69

Premiums on new business, \$165,-

613.58; on old, \$532,225.99.

Total \$697,839 57

Deduct amount paid other com-
panies for reinsurance.....

3,284 73

Total premium income..... \$694,554 84

Interest on mortgage loans.....

Interest on bonds owned, and dividends on stock..

Interest on premium notes, loans, or liens.....

Interest on other debts due the Company.....

Discount on claims paid in advance.....

Rents.....

172,423 30

Profit and loss account

47,932 82

Total income 914,910 96

Total..... \$4,236,585 42

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions....	\$218,620 90	
Cash paid for matured endowments and additions	63,155 00	
Total amount actually paid for losses and matured endowments.....	\$281,775 90	
Cash paid for surrendered policies.....	40,332 50	
Cash dividends paid to policy-holders and applied in payment of premiums.....	121,360 69	
Total paid policy-holders....	\$443,469 09	
Commissions to agents.....	93,305 31	
Salaries and traveling expenses of managers of agencies, general, special, and local agents....	17,223 04	
Medical examiners' fees.....	4,548 00	
Salaries and other compensation of officers and other office employés.....	16,254 67	
State and local taxes in State where organized, \$4,870.82; taxes, licenses, fines and fees in other States, \$4,888.94; total.....	9,759 76	
Advertising and miscellaneous expenses.....	14,217 39	
Total disbursements.....	\$598,777 26	
Balance.....	\$3,637,808 16	

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate, unencumbered, as per Schedule A....	\$58,000 00	
Loans on bond and mortgage (first liens).....	509,429 00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	13,000 00	
Loans made in cash to policy-holders, on this Com- pany's policies assigned as collateral.....	98,692 00	
Premium notes, loans, or liens on policies in force..	72,149 98	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	2,823,625 20	
Cash deposited in banks.....	62,911 98	
Total net or ledger assets	\$3,637,808 16	

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	}	52,000 00
Interest accrued on bonds and stocks.....		
Interest due and accrued on collateral loans.....		
Interest due and accrued on premium notes, loans, or liens.....		
Rents due and accrued on Company's property or lease.....		
Market value of bonds and stocks over cost, as per Schedule E....		197,117 80
Total assets.....		\$3,886,925 96

V. LIABILITIES.

Net present value of all the outstanding policies in force, December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest, \$3,105,631 00		
Deduct net value of risks reinsured in other companies	3,418 00	
Net reinsurance reserve.....		\$3,102,213 00
Claims for death losses and matured endowments.....		None.
Liabilities on policy-holders' account.....		\$3,102,213 00
Gross surplus on policy-holders' account.....		784,712 96
Total liabilities.....		\$3,886,925 96

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1884.....		
	\$59,769 76	
Received during the year.....	134,779 44	
Total		\$194,549 20

Deductions during the year.

Notes, loans or liens redeemed by maker in cash.....	122,399 22
Balance note assets at the end of the year.....	\$72,149 98

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	3,884	\$8,998,997
Endowment policies	2,358	6,677,454
Reversionary additions.....	....	155,693

New Policies issued during the year.

	Number.	Amount.
Whole life policies.....	189	661,500
Endowment policies.....	1,153	3,458,600

Additions by Dividends during the year.

	Number.	Amount.
Reversionary additions.....	....	12,216
Total number and amount.....	7,584	\$19,964,460
Deduct policies ceased to be in force.....	564	1,596,993
Total policies in force at the end of the year...	7,020	\$18,367,467

Policies ceased to be in force during the year.

	Number.	Amount.
By death	84	\$223,121
By maturity (end)	30	63,155
By expiry (law of 1861)	71	141,000
By surrender	115	378,132
By lapse (law of 1880)	159	391,000
By change and decrease .....	...	114,985
By forfeit	3	4,500
By not taken	102	281,100
Total terminated	564	1,596,993

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut		
December 31, 1884	136	\$386,790 00
Number and amount of policies issued during the year	29	74,500 00
Totals	165	\$461,290 00
Deduct number and amount ceased to be in force ..	15	51,600 00
Total number and amount in force Dec. 31, 1885,	150	\$409,690 00

	Number.	Amount.
Number and amount of losses incurred during the year ...	6	\$26,900 00
Number and amount of losses paid during the year	6	26,900 00
Premiums collected in cash	14,269 33

Schedule A—Real Estate owned by the Company.

In Worcester	\$58,000 00
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Schedule C—Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Worcester, Nashua & Rochester R.R. stock,	\$16,000	\$19,200	\$12,000 00
Union Pacific R. R. bond	1,000	1,150	1,000 00
Totals	\$17,000	\$20,350	\$13,000 00

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States	\$315,485 46	\$290,000 00	\$356,700 00
RAILROAD BONDS—			
Boston & Albany	125,365 00	121,000 00	142,780 00
Worcester & Nashua	91,500 00	90,000 00	95,000 00
Providence & Worcester	100,000 00	100,000 00	100,000 00
Fitchburg	123,625 00	110,000 00	124,000 00
Boston, Clin., Fitchb'g & N. Bed.,	33,000 00	30,000 00	35,100 00
N., Y., Lack. & Western	46,333 75	40,000 00	50,400 00

	Cost Value.	Par Value.	Market Value.
Chicago & Northwestern.....	89,680 00	80,000 00	97,000 00
Chicago, Rock Island & Pacific..	24,025 00	20,000 00	25,600 00
Michigan Central.....	35,300 00	35,000 00	37,050 00
N. Y. Central & Hudson River...	21,075 00	20,000 00	20,800 00
Chicago, Burlington & Quincy....	28,400 00	30,000 00	29,100 00
New York & New England.....	10,662 50	10,000 00	12,500 00
Chicago & Eastern Illinois.....	52,262 50	52,000 00	59,600 00
Dayton & Michigan.....	5,000 00	5,000 00	5,100 00
Chicago, Milwaukee & St. Paul..	29,750 00	25,000 00	31,000 00
Pittsburgh, Cleveland & Toledo..	21,200 00	20,000 00	21,200 00
Evans'le, Terre Haute & Chicago,	10,250 00	10,000 00	10,300 00
Boston, Barre & Gardner.....	7,500 00	7,500 00	7,650 00
Burlington & Missouri.....	18,600 00	20,000 00	19,000 00
Baltimore & Ohio.....	100,000 00	100,000 00	108,000 00
Strawn & Indiana State Line.....	25,000 00	25,000 00	25,500 00
Central Pacific.....	30,000 00	30,000 00	34,500 00
RAILROAD STOCKS—			
Boston & Albany.....	47,426 50	30,000 00	53,700 00
Providence & Worcester.....	26,618 50	20,000 00	27,400 00
Morris & Essex.....	25,450 00	20,000 00	25,600 00
Old Colony.....	13,874 25	10,000 00	15,900 00
Boston & Maine.....	20,200 25	12,300 00	22,140 00
Chicago, Burlington & Quincy...	13,462 50	11,000 00	15,070 00
Illinois Central.....	13,525 00	10,000 00	13,800 00
Chicago & Alton.....	13,550 00	10,000 00	13,800 00
Norwich & Worcester.....	24,544 00	15,000 00	25,200 00
MUNICIPAL BONDS—			
Portland, Me.....	28,841 49	30,000 00	35,600 00
Springfield.....	20,000 00	20,000 00	20,500 00
Northampton.....	23,500 00	25,000 00	28,560 00
Meriden, Conn.....	32,225 00	32,000 00	33,450 00
Bangor, Me.....	26,375 00	25,000 00	32,500 00
Lawrence.....	75,000 00	70,000 00	86,300 00
Newton.....	26,750 00	25,000 00	31,500 00
Newburyport.....	6,300 00	6,000 00	6,480 00
Lowell.....	62,500 00	60,000 00	62,800 00
Portsmouth, N. H.....	19,260 00	18,000 00	21,060 00
Dover, N. H.....	24,610 00	23,000 00	26,910 00
Worcester.....	86,600 00	80,000 00	88,000 00
Holyoke.....	11,200 00	10,000 00	11,100 00
Providence, R. I.....	25,875 00	25,000 00	26,250 00
Boston.....	75,125 00	75,000 00	78,000 00
Pawtucket, R. I.....	26,750 00	25,000 00	27,500 00
Lynn.....	10,500 00	10,000 00	10,900 00
Brookline.....	20,000 00	20,000 00	21,000 00
Medway.....	2,350 00	2,000 00	2,000 00
Winthrop.....	10,200 00	10,000 00	10,000 00
West Springfield.....	12,625 00	12,500 00	12,625 00
Berlin.....	10,000 00	10,000 00	10,200 00

	Cost Value.	Par Value.	Market Value.
Grafton.....	10,000 00	10,000 00	10,100 00
Rutland.....	5,000 00	5,000 00	5,000 00
Guilford, Vt.....	6,000 00	6,000 00	6,000 00
Clinton.....	41,400 00	40,000 00	41,200 00
Beverly.....	51,375 00	50,000 00	52,500 00
District of Columbia.....	30,887 50	25,000 00	29,850 00
St. Paul, Minn.....	50,500 00	50,000 00	50,000 00
Cincinnati, O.....	9,640 00	8,000 00	9,600 00
Newark, N. J.....	57,500 00	50,000 00	57,500 00
Minneapolis, Minn.....	41,922 50	41,000 00	42,230 00
St. Louis, Mo.....	68,450 00	60,000 00	67,800 00
Toledo, O.....	36,825 00	36,000 00	37,800 00
Omaha, Neb.....	9,000 00	9,000 00	9,000 00
BANK STOCKS—			
Central, Worcester.....	2,500 00	2,500 00	3,750 00
First, Boston.....	5,000 00	5,000 00	10,363 00
City, Worcester.....	4,000 00	4,000 00	4,800 00
Third, Springfield.....	10,000 00	10,000 00	17,500 00
Hide & Leather, Boston.....	11,575 00	11,200 00	13,342 00
Shawmut, Boston.....	6,725 00	6,700 00	8,208 00
Atlantic, Boston.....	24,723 75	19,500 00	27,153 00
Grafton, Grafton.....	7,900 00	7,900 00	9,480 00
Eliot, Boston.....	4,075 50	4,000 00	4,910 00
Quinsigamond, Worcester.....	10,090 00	10,000 00	11,000 00
Howard, Boston.....	17,115 50	16,700 00	19,664 00
Leicester, Leicester.....	5,525 00	5,000 00	6,000 00
Northborough, Northborough.....	2,000 00	2,000 00	2,400 00
Continental, Boston.....	10,012 50	10,000 00	11,050 00
Republic, Boston.....	7,562 50	7,500 00	10,425 00
Webster, Webster.....	5,275 00	5,000 00	5,000 00
Redemption, Boston.....	15,985 00	11,500 00	14,518 00
Tremont, Boston.....	13,300 00	10,000 00	11,125 00
Others.....	47,433 75	40,200 00	52,600 00
WATER CO. BONDS—			
Quincy Water Co.....	15,075 00	15,000 00	15,150 00
Totals.....	\$2,823,625 20	\$2,616,000 00	\$3,020,743 00

UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, ME.

Commenced Business, October 1, 1849

HEN E. DEWITT, *President.*HENRY D. SMITH, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

No Capital Stock.

Amount of net or ledger assets December 31, 1884..... \$5,978,326 22

II. INCOME DURING THE YEAR.

Received for premiums without deduction for commissions or other expenses

\$670,675 76

Premiums on new business, \$121,839.52; on old, \$548,836.24.

Deduct amount paid to other companies for reinsurance of policies in this Company.....

1,678 19

Total premium income.....

\$668,997 57

Interest on mortgage loans.....

150,996 76

Interest on bonds owned, and dividends on stock..

101,750 52

Interest on premium notes, loans, or liens.....

42,482 01

Interest on other debts due the Company.....

8,815 14

Discount on endowments paid in advance.....

508 84

Rents.....

57,103 81

Total income

1,030,654 65

Total

\$7,008,980 87

III DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions... \$436,105 76

Premium notes, loans, or liens used in payment of same.....

33,303 00

Cash paid for matured and discounted endowments and additions.....

200,842 94

Premium notes, loans, or liens used in payment of same.....

33,308 00

Total amount actually paid for

losses and matured endowments.....

\$703,559 70

Cash paid for surrendered policies.....	10,647 37
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	17,442 00
Cash surrender values, including reconverted addi- tions, applied in payment of cash premiums....	27,768 01
Cash dividends paid to policy-holders and applied in payment of premiums.....	43,249 61
Premium notes, loans or liens used in payment of dividends to policy-holders.....	17,010 00
Total paid policy-holders..... \$819,676 69	
Commissions to agents.....	52,127 36
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	82,141 40
Medical examiners' fees and expenses.....	12,306 50
Salaries and other compensation of officers and other office employes.....	44,022 38
Taxes, licenses, fines, and fees.....	12,718 64
Rent.....	12,406 61
Advertising.....	11,509 49
Commuting commissions.....	8,090 91
Furniture and fixtures.....	2,580 55
Printing, stationery, etc., \$7,560.91; postage, ex- change, etc., \$4,046.68; traveling expenses of officers and clerks, \$3,302.85; law expenses, \$7,823.34; miscellaneous expenses, \$10,315.97..	33,049 75
Profit and loss.....	13,257 90
Total disbursements.....	\$1,103,888 18
Balance.....	\$5,905,092 69

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Appraised value of real estate unencumbered, as per Schedule A.....	\$2,020,199 67
Loans on bond and mortgage.....	1,035,390 53
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	92,867 00
Loans made in cash to policy-holders, on the Com- pany's policies assigned as collateral.....	9,624 11
Premium notes, loans, or liens on policies in force..	668,166 00
Bonds and stocks owned absolutely, as per Sched- ule E.....	1,972,431 89
Cash in Company's office.....	190 72
Cash deposited in banks.....	95,434 73
Bills receivable.....	5,152 55
Agents' and other ledger balances.....	4,775 78
Cash in transit (since received).....	859 71
Total net or ledger assets.....	\$5,905,092 69
Deduct depreciation from cost of assets, to bring same to market value.....	15,572 57
Total net or ledger assets (less depreciation).....	\$5,889,520 18

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	\$24,625 54
Interest accrued on bonds and stocks	18,492 13
Interest accrued on collateral loans	528 30
Interest due and accrued on premium notes, loans, or liens.....	18,316 01
Rents due and accrued on Company's property or leases.....	2,043 44
Market value of bonds and stocks over cost, as per Schedule E....	67,676 34
Gross premiums due and unreported on policies in force December 31, 1885.....	\$52,393 03
Gross deferred premiums on policies in force De- cember 31, 1885.....	70,538 48
Total	\$122,931 51
Deduct the loading on above gross amount..	24,586 30
Net amount of uncollected and deferred premiums.....	98,345 21
Total assets.....	\$6,119,547 15

ITEMS NOT ADMITTED.

Agents' and other ledger balances.....	\$4,775 78
Bills receivable.....	5,152 55
Total	9,928 33
Total assets (less items not admitted).....	\$6,109,618 82

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest.....	\$5,661,033 00
Deduct net value of risks of this Company reinsured in other solvent companies.....	2,891 00
Net reinsurance reserve.....	\$5,658,142 00
Premium obligations in excess of the net value of their policies....	275 00
Claims for death losses due and unpaid.....	\$2,000 00
Claims for matured endowments due and unpaid...	12,644 95
Claims for death losses and matured endowments in process of adjustment or adjusted and not due,	11,395 63
Claims for death losses and other policy claims re- sisted by the Company.....	34,564 18
Notices of death on which no proofs have been re- ceived	12,242 04
Total policy claims.....	72,846 80

Unpaid dividends of surplus, or other property due policy-holders..	6,407 44
Contingent reserve.....	980 00
Premiums paid in advance.....	1,599 50
All other liabilities.....	1,000 00
Liabilities on policy-holders' account.....	\$5,741,250 74
Gross surplus on policy-holders' account.....	368,368 08
Total liabilities.....	\$6,109,618 82

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1884.....	\$737,590 00
Received during the year.....	43,006 00
Total.....	\$780,596 00

Deductions during the year.

Notes, loans, or liens used in payment of losses and claims.....	\$66,611 00
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse.....	18,597 00
Notes, loans, or liens used in payment of dividends and reduction of premiums to policy-holders....	17,010 00
Notes, loans, or liens redeemed by maker in cash..	4,989 00
Notes, loans, or liens transferred.....	5,223 00
Total reduction of premium note account.....	112,430 00
Balance note assets at the end of the year.....	\$668,166 00

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	6,108	\$11,542,952 00
Endowment policies.....	6,087	9,586,255 00
All other policies.....	1,637	3,025,224 00
Reversionary additions.....	....	128,314 09

New Policies issued during the year.

	Number.	Amount.
Whole life policies.....	68	114,082 00
Endowment policies.....	2,194	4,003,744 00
All other policies.....	14	14,500 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies.....	2	3,000 00
Endowment policies.....	27	48,500 00
All other policies.....	1	5,000 00
Reversionary additions.....	....	1,278 51

Old Policies transferred during the year.

	Number.	Amount.
Endowment policies.....	I	3,000 00

Additions by Dividends.

	Number.	Amount.
Reversionary additions .....	....	42,744 00
Total number and amount.....	16,139	\$28,518,593 60
Deduct policies ceased to be in force.....	2,178	3,951,155 93
Total policies in force at end of the year.....	13,961	\$24,567,437 67
Policies reinsured.....	18	86,778 00

Policies ceased to be in force during the year.

	Number.	Amount.
By death	185	\$407,005 62
By maturity and discount.....	196	233,579 89
By expiry (term)	264	484,145 00
By surrender.....	109	200,035 46
By lapse	856	1,468,344 26
By decrease .....	....	71,016 99
By reconversions .....	....	828 71
By transfer	I	3,000 00
By not taken	567	1,083,200 00
Total terminated	2,178	\$3,951,155 93

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1884	118	\$189,853 26
Number and amount of policies issued and increased during the year.....	8	12,137 49
Totals	126	\$201,990 75
Deduct number and amount ceased to be in force..	12	13,135 19
Total number and amount in force Dec. 31, 1885,	114	\$188,855 56

	Number.	Amount.
Number and amount of losses and claims on policies in- curred during the year.....	2	1,684 97
Number and amount of losses and claims on policies paid during the year.....	2	1,684 97
Premiums collected .....	....	5,057 86

Schedule A—Real Estate owned by the Company.

Ninety pieces of real estate, appraised value.....	\$2,020,199 67
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Schedule C—*Loans on Collateral.*

	Par Value.	Market Value.	Amt. Loaned.
Maine Central R. R. 7 p. c. bonds, 1912.	\$1,500	\$1,912 50	\$10,000 00
Flint & Pere Marq. R. R. 6 p. c. bds, 1920,	5,000	5,825 00	
Cleveland, O., 6 p. c. bonds, 1896.	1,000	1,148 00	
Bath, Me., 6 p. c. bonds, 1891.	2,000	2,090 00	
Fort Wayne, Ind., 6 p. c. bonds, 1899	1,000	1,098 75	
Westbrook Manufacturing Co. stock.	18,000	20,160 00	15,000 00
Westbrook Manufacturing Co. stock.	10,000	11,200 00	9,000 00
Maine Central R. R. 7 p. c. bonds, 1912,	10,000	12,750 00	10,000 00
Lewiston & Auburn H. R. R. stock.	1,500	1,125 00	550 00
Wells, Fargo & Co. stock.	4,000	4,800 00	3,000 00
Central Wharf, Portland, Me., stock . . . . .	....	24,000 00	12,000 00
First National Bank, Portland, Me., stock,	1,000	1,490 00	1,100 00
New York Cen. & Hud. River R. R. stk,	8,000	8,440 00	6,000 00
Flint & Pere Marquette R. R. stock.	10,000	8,550 00	6,000 00
European & North American R. R. stock,	2,600	2,730 00	1,600 00
Nineteenth Ward Bank, N. Y. city, stock,	2,000	2,200 00	1,600 00
Flint & Pere Marquette R. R. pref. stock,	5,000	4,275 00	5,600 00
Chicago & Northwestern R. R. com. stock,	2,000	2,210 00	
Metropolitan Elev. R. R. 2d m. bds, 1899,	1,000	1,090 00	
Den'son Paper Mfg. Co. 1st m. bds, '87-'91,	4,000	4,000 00	5,000 00
Maine Central R. R. 7 p. c. bonds, 1912,	1,000	1,275 00	
Portland, Me., 6 p. c. bonds, 1886.	1,000	1,017 50	
St. Louis & San Fran. R.R. "B" bds, 1906,	1,000	1,060 00	817 00
First National Bank, Houlton, Me., stock,	1,000	1,200 00	1,000 00
U. S. Life Insurance Co., N. Y. city, stock,	5,800	5,800 00	4,600 00
Totals	\$99,400	\$131,446 75	\$92,867 00

Schedule E—*Stocks and Bonds owned by the Company.*

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p. c. gold, 1907.	\$50,000 00	\$61,562 50
“ 6 p. c. currency, 1899.	50,000 00	67,375 00
MUNICIPAL BONDS—		
Berlin, N. H. 4 p. c., 1891-1897.	7,000 00	6,510 00
Brunswick, Me., 4 p. c., 1886-1894.	4,000 00	4,000 00
Big Run and Georgesville, Franklin Co., O.,		
6 p. c., 1887-1890.	5,000 00	5,107 14
Biddeford, Me., 4 p. c., 1897.	20,000 00	20,400 00
Delaware City, O., 6 p. c., 1901.	5,000 00	5,550 00
Highland Co., O., 6 p. c., 1890-1900.	20,000 00	21,486 00
Lewiston, Me., 6 p. c., 1901.	20,000 00	23,950 00
Louisville, Ky., 4 p. c., 1923.	25,000 00	23,937 50
Minneapolis, Minn., 4½ p. c., 1912.	10,000 00	10,300 00
Minnesota 4½ p. c., 1891.	25,000 00	26,000 00
Miama Co., O., 6 p. c., 1887-1898.	24,000 00	25,200 00
Portland, Me., 6 p. c., 1887-1907.	76,500 00	88,336 25

	Par Value.	Market Value.
Richmond, Va., 8 p. c., 1903.....	10,000 00	14,500 00
Shelbyville, Ind., 6 p. c., 1886-1890.....	3,000 00	3,067 50
Springfield, O., 6 p. c., 1895-1900.....	25,000 00	27,291 66
Sheldon, Vt., 4½ p. c., 1886-1890.....	10,000 00	10,000 00
Terre Haute, Ind., 5½ p. c., 1905.....	10,000 00	10,610 00
Union Co., O., 5 p. c., 1886-1887.....	14,000 00	14,000 00
Vigo Co., Ind., 5 p. c., 1896-1905.....	25,000 00	25,000 00
Wilmington, Del., 5 p. c., 1897.....	5,000 00	5,000 00
RAILROAD BONDS—		
Atchison, Topeka & Santa Fe 7 p. c., 1899.....	25,000 00	30,687 50
Buffalo & Erie, L. Shore & Mich. div., 7 p. c., 1898,	50,000 00	61,000 00
Charles River Street 5 p. c., 1904.....	10,000 00	10,000 00
Chicago & West Michigan 5 p. c., 1921.....	100,000 00	96,000 00
Chicago & Northwestern currency 7 p. c., 1915..	25,000 00	34,875 00
Chicago, Burlington & Quincy 4 p. c., 1919....	50,000 00	49,625 00
Dayton & Michigan 5 p. c., 1911.....	25,000 00	26,125 00
Erie 1st consolidated 7 p. c., 1920.....	50,000 00	64,000 00
Fremont, Elkhorn & Mo. Val. guar. 6 p. c., 1933,	25,000 00	29,062 50
Flint & Pere Marquette 6 p. c., 1920.....	40,000 00	46,600 00
Kansas & Missouri guar. 5 p. c., 1922.....	10,000 00	10,000 00
Kansas City, St. Jo. & Council Bluffs 7 p. c., 1907,	15,000 00	18,487 50
Maine Central Extension 6 p. c., 1900.....	9,000 00	10,080 00
Milwaukee & St. Paul (C. & M. D.) 7 p. c., 1903,	25,000 00	32,500 00
Mich. Central (Bay City Div.) 5 p. c., 1931....	50,000 00	52,875 00
N. M. & S. P. 7 p. c. (A. T. & S. F.), 1909.....	50,000 00	61,500 00
New York & New England 6 p. c., 1905.....	50,000 00	57,250 00
Ohio & Mississippi con. 7 p. c., 1898.....	10,000 00	12,300 00
Oregon Short Line 6 p. c., 1922.....	50,000 00	48,750 00
Oregon Railway & Nav. Co. 5 p. c. 1925.....	50,000 00	50,500 00
Pueblo & Ark. Val. 7 p. c. (A. T. & S. F.), 1905,	25,000 00	30,500 00
* Portland & Ogdensburg 1st m. 6 p. c., 1900...	33,500 00	35,175 00
Quincy, Alt. & St. L. 5 p. c. (C. B. & Q.), 1896,	50,000 00	50,500 00
St. Louis & San Francisco "B" 6 p. c., 1906...	50,000 00	53,000 00
Staten Island Rapid Transit 6 p. c., 1913.....	8,000 00	9,280 00
Union Pacific 6 p. c., 1896-1899.....	50,000 00	58,500 00
Wichita & Southw'n 7 p. c. (A. T. & S. F.), 1902,	10,000 00	11,500 00
RAILROAD STOCK—		
Portland, Saco & Portsmouth.....	12,500 00	15,437 50
BANK STOCK—		
* Biddeford National Bank, Biddeford, Me.....	2,000 00	2,900 00
* Canal National Bank, Portland, Me.....	20,000 00	34,000 00
* Casco National Bank, Portland, Me.....	16,300 00	25,754 00
* Cumberland National Bank, Portland, Me....	4,000 00	5,200 00
* Georges National Bank, Thomaston, Me.....	1,200 00	1,200 00
* First National Bank, Auburn, Me.....	2,000 00	2,900 00
* First National Bank, Wiscasset, Me.....	1,000 00	1,300 00
Importers & Traders National Bank, N. Y. City,	5,000 00	13,000 00

* Valued by Bank Examiner of Maine.

	Par Value.	Market Value.
* First National Bank, Lewiston, Me.....	10,000 00	16,500 00
* First National Bank, Bangor, Me.....	1,200 00	1,560 00
* First National Bank, Biddeford, Me.....	3,800 00	6,270 00
* First National Bank, Augusta, Me.....	5,000 00	6,250 00
* First National Bank, Portland, Me.....	5,800 00	8,584 00
* Lime Rock National Bank, Rockland, Me....	8,750 00	9,375 00
* Merchants National Bank, Portland, Me.....	1,125 00	1,800 00
* Manufacturers National Bank, Lewiston, Me..	5,000 00	6,000 00
* National Shoe & Leather Bank, Auburn, Me..	4,000 00	4,640 00
* Norway National Bank, Norway, Me.....	1,000 00	1,120 00
* Northern National Bank, Hallowell, Me.....	10,000 00	14,300 00
* Northern National Bank, Rockland, Me.....	10,000 00	14,000 00
* National Traders Bank, Portland, Me.....	2,100 00	2,982 00
* Peoples National Bank, Waterville, Me.....	3,000 00	4,200 00
* Richmond National Bank, Richmond, Me....	700 00	910 00
* Rockland National Bank, Rockland, Me.....	5,000 00	8,000 00
* Ticonic National Bank, Waterville, Me.....	3,500 00	4,970 00
* Veazie National Bank, Bangor, Me.....	5,000 00	6,250 00
MISCELLANEOUS—		
Ellsworth, Me., 5 p. c. notes, 1886.....	4,000 00	4,000 00
Province of Ontario, annuities, 1885-1925.....	553,000 00	266,849 68
Totals	\$2,094,975 00	\$2,040,108 23

* Valued by Bank Examiner of Maine.

UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, March 4, 1850.

T. H. BROSNAN, *President.*C. P. FRALEIGH, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Capital stock paid up in cash	\$440,000 00
Amount of net or ledger assets December 31, 1884.....	\$5,026,375 99

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses.....	\$665,426 87
Premiums on new business, \$150,-726.46; on old, \$514,700.41.	
Deduct amount paid to other companies for reinsurance of policies in this Company.....	5,037 84
Total premium income.....	\$660,389 03
Interest on mortgage loans.....	129,949 72
Interest on bonds owned, and dividends on stock..	106,270 16
Interest on premium notes, loans, or liens.....	7,678 22
Interest on other debts due the Company.....	10,573 20
Rents for use of Company's property	2,458 14
Total income	917,318 47
Total	\$5,943,694 46

III. DISBURSEMENTS DURING THE YEAR.

Paid for death losses and additions..	\$306,364 27
Paid for matured endowments and additions	81,400 84
Total amount actually paid for losses and matured endowments.....	\$387,765 11

Paid annuitants.....	761 20	
Paid for surrendered policies and additions.....	111,979 83	
Total paid policy-holders.....	\$500,506 14	
Dividends to stockholders.....	30,800 00	
Commissions to agents.....	86,928 37	
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	51,180 59	
Medical examiners' fees.....	9,832 10	
Salaries and other compensation of officers and other office employes.....	47,472 59	
Taxes, licenses, fines, and fees.....	15,507 37	
Rent.....	21,731 67	
Advertising.....	15,265 93	
Printing and stationery, \$5,355.98; exchange and express, \$4,578.32; law expenses, \$6,692.49; directors' fees, \$2,525.00; travelling expenses, officers, and office employes, \$1,606.73; miscel- laneous expenses, \$6,660.87; profit and loss account, \$14,808.31.....	42,227 70	
Total disbursements.....		821,452 46
Balance		\$5,122,242 00

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A.....	\$50,381 81	
Loans on bond and mortgage (first liens).....	2,355,208 23	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	104,487 45	
Premium notes, loans, or liens on policies in force..	145,913 31	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	2,325,359 27	
Cash in Company's office.....	523 66	
Cash deposited in banks.....	105,236 97	
Bills receivable.....	9,998 70	
Agents' ledger balances.....	25,132 60	
Total net or ledger assets.....		\$5,122,242 00

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	22,350 30	
Interest accrued on bonds and stocks.....	39,134 46	
Interest due and accrued on premium notes, loans, or liens, and bank balances.....	7,223 88	

Market value of real estate over cost, as per Schedule A	30,118 19
Market value of stocks and bonds over cost, as per Schedule E....	135,091 79
Gross premiums due and unreported on policies in force December 31, 1885.....	\$59,642 30
Gross deferred premiums on policies in force Decem- ber 31, 1885.....	70,650 74
Total	\$130,293 04
Deduct 10 per cent. on above gross amount..	13,029 30
Net amount of uncollected and deferred premiums.....	117,263 74
Total assets.....	\$5,473,424 36

ITEMS NOT ADMITTED.

Agents' balances.....	\$25,132 60
Bills receivable and interest thereon.....	9,998 70
Total	35,131 30
Total assets (less items not admitted).....	\$5,438,293 06

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed according to the Actuaries' or Combined Experi- ence Table of Mortality, with four per cent. interest	\$4,837,876 00
Deduct net value of risks of this Company, reinsured in other solvent companies.....	39,630 00
Net reinsurance reserve.....	\$4,798,246 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due...	\$16,242 86
Claims for death losses and other policy claims resisted by the Company.....	10,000 00
Total policy claims.....	26,242 86
Premiums paid in advance, \$2,849.74; accrued rents and unrepresented accounts, \$4,541.27; liability on lapsed policies presentable for surrender, \$2,037.00; total.....	9,428 01
Liabilities on policy-holders' account.....	\$4,833,916 87
Gross surplus, including capital, on policy-holders' account..	604,376 19
Total liabilities.....	\$5,473,424 36

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31, 1884.....	\$122,931 32
Received during the year.....	52,895 32
Total	\$175,826 64

Deductions during the year.

Notes, loans, or liens used in payment of losses and claims	\$4,525 02	
Notes, loans, or liens used in purchase of surrendered policies, and void by lapse	6,132 03	
Notes, loans, or liens redeemed by maker in cash ..	19,256 28	
Total reduction of premium note account		\$29,913 33
Balance note assets at the end of the year		\$145,913 31

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies	8,267	\$16,323,725
Endowment policies	1,601	2,732,922
All other policies	264	713,217

New Policies issued during the year.

	Number.	Amount.
Whole life policies	1,295	3,391,445
Endowment policies	175	371,510
All other policies	7	25,000

Old Policies revived during the year.

	Number.	Amount.
Whole life policies	16	47,500
Endowment policies	2	3,000

Old Policies increased and changed during the year.

	Number.	Amount.
Whole life policies	13	34,000
Endowment policies	2	2,805
All other policies	72	184,000
Total number and amount	11,714	\$23,829,124
Deduct policies ceased to be in force	1,529	3,675,271
Total policies in force at the end of the year ..	10,185	\$20,153,853
Policies reinsured	34	199,200

Policies ceased to be in force during the year.

	Number.	Amount.
By death	177	\$309,053
By maturity (end.)	58	82,312
By expiry (term)	15	47,000
By surrender	199	498,472
By lapse	844	2,005,818
By change and decrease	14	115,116
By not taken	222	617,500
Total terminated	1,529	\$3,675,271

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut		
December 31, 1884	277	\$325,050
Number and amount of policies issued during the year...	64	126,630
Totals	341	\$451,680
Deduct number and amount ceased to be in force..	56	77,270
Total number and amount in force Dec. 31, 1885,	285	\$374,410

	Number.	Amount.
Number and amount of claims unpaid December 31, 1884..	None.	Nil.
Number and amount of losses and claims on policies incurred during the year	1	\$1,000 00
Number and amount of claims paid during the year	1	1,000 00
Premiums collected in cash		17,233 74

Schedule A—Real Estate owned by the Company.

In New York City	\$21,744 67
Elsewhere in New York	20,479 08
In New Jersey	8,158 06
Total cost	\$50,381 81
Market value over cost	30,118 19
Total market value	\$80,500 00

Schedule C—Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Western Union Telegraph Co. stock	\$7,500	\$5,475 00	\$16,700 00
Missouri Pacific R'y 3d mort. 7 p. c. bonds,	1,000	1,165 00	
American Telegraph & Cable Co. stock..	16,300	10,921 00	
N. Y., Lack. & West. Railway Co. stk..	6,600	6,567 00	
United States 4 p. c. consols, coup. bonds,	200	246 75	
Missouri Pacific R'y 3d mort. 7 p. c. bonds,	2,000	2,330 00	3,375 00
American Telegraph & Cable Co. stock..	4,000	2,680 00	
Western Union Telegraph Co. stock	500	365 00	
American Telegraph & Cable Co. stock..	2,500	1,675 00	

	Par Value.	Market Value.	Amt. Loaned.
Missouri Pacific Railway Co. stock.....	10,000	11,000 00	17,312 45
Western Union Telegraph Co. stock.....	10,000	7,300 00	
American Telegraph & Cable Co. stock..	7,000	4,690 00	
Imp. & Traders Nat. Bank (N. Y.) stock,	400	1,060 00	
Germania Fire Ins. Co. (N. Y.) stock....	4,000	10,320 00	
Gt. Western R.R. Co. 1859 2d m. 7 p.c. bds,	15,000	15,150 00	50,000 00
St. Louis, Kansas City & Northern R'y real estate and railway 7 p. c. m. bds., 1895,	10,000	10,950 00	
Missouri Pacific 3d mort. 7 p. c. bonds...	5,000	5,825 00	
Chi., St. Paul, Minneapolis & Omaha R'y Co. 6 p. c. con. mort. bonds.....	4,000	4,760 00	
Col. & Hocking Valley R. R. 30 yr. 7 p. c. sinking fund bonds.....	4,000	4,710 00	
Imp. & Traders Nat. Bank (N. Y.) stock,	500	1,325 00	3,000 00
Lockwood Co., Waterville, Me., stock...	5,000	4,250 00	
Chi., St. Paul & Minneapolis R'y. 6 p. c. 1st mort. gold bonds.....	500	615 00	
Wisconsin Val. R. R. 7 p. c. 1st m. bonds,	1,000	1,290 00	
Missouri, Kansas & Texas R'y con. mort. 7 p. c. land grant bonds.....	15,000	17,250 00	
N. Y. Central ext. 5 p. c. debt cer., 1893,	3,000	3,165 00	10,000 00
United States 4½ p. c. bonds.....	3,000	3,390 00	
Central R. R. of N. J. conv. bonds, 1902,	10,000	10,700 00	
Metropolitan Trust Co. stock (N. Y.)....	3,000	3,600 00	3,000 00
The Car Trust Co., N. Y., No. 3, stock..	1,000	700 00	350 00
Total	\$152,000	\$153,474 75	\$104,487 45

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES AND DISTRICT BONDS—			
United States 4 p. c. con. reg., 1907,	\$11,702 55	\$10,000 00	\$12,237 50
United States 4½ p. c. reg., 1891..	46,102 74	40,000 00	44,950 00
Dist. of Col. 3.65 fdg. reg., 1924,	131,384 40	120,000 00	140,400 00
MUNICIPAL BONDS—			
Jersey City water loan, 1891	3,855 00	2,000 00	2,120 00
“ “ “ 1893		2,000 00	2,130 00
“ 1905		43,000 00	49,880 00
“ reg., 1905	53,160 00	6,000 00	6,960 00
“ revenue, 1886	64,125 00	60,000 00	60,600 00
“ water scrip, 1902....	1,092 50	1,000 00	1,150 00
“ improve. reg., 1891..	55,425 00	50,000 00	55,500 00
“ “ “ 1892..		1,000 00	1,110 00
“ “ “ 1893..		1,000 00	1,120 00
City of Newark, N. J., reg., 1908,	116,000 00	100,000 00	120,000 00
RAILROAD BONDS—			
N. Y., Lack. & W. 1st m., 1921..	108,750 00	100,000 00	124,500 00
N. Y., L. & W. con. 2d m., 1923..	49,793 75	50,000 00	51,960 00
Oswego & Syr. guar. con. m., 1923,	30,600 00	30,000 00	31,401 00

	Cost Value.	Par Value.	Market Value.
Chi. & No. W. 5 p. c. sk. fd., 1929,	99,099 32	100,000 00	108,750 00
Chi., Mil. & St. Paul 1st mort., So. Minnesota div., 1910.....	102,434 93	100,000 00	114,500 00
Chi., Mil. & St. Paul 1st mort., C. & P. Western div., 1921.....	46,256 00	50,000 00	51,250 00
Missouri Pacific con. 1st m., 1920,	100,896 06	100,000 00	107,000 00
Missouri Pacific 3d mort., 1906..	111,600 69	100,000 00	115,340 00
Central Iowa 1st mort. gold, 1899,	107,443 84	100,000 00	107,792 00
Hannibal & St. Jo. con. mort., 1911,	56,250 00	50,000 00	58,250 00
St. L., Iron Mt. & So. gen. con. r'y and land grant mort. gold, 1931,	35,732 88	50,000 00	44,375 00
St. L. & Iron Mt. 2d m. gold, 1897,	53,456 64	50,000 00	55,417 00
Chi., Bur. & Quincy deben. 1913,	46,195 21	50,000 00	53,208 50
Mo. Kan. & Tex. con. 1st m. land grant & skg. fd. gold, 1904-1906,	106,099 55	100,000 00	112,084 00
Mo., Kan. & Texas gen. con. mort. gold, 1920.....	20,278 33	25,000 00	22,875 00
Oregon R'y & Navigation Co. 1st mort. gold, 1909.....	50,487 90	48,000 00	53,040 00
N. Y. Central deb. cert. extended 5 p. c., 1893.....	84,454 37	81,500 00	85,303 60
N. Y. Central 5 p. c. deb., 1904..	124,167 50	119,000 00	128,024 96
Lou. & Nash. gen. mort., 1930...	45,750 00	50,000 00	51,750 00
Kansas Pacific con. 1st mort., 1919,	48,855 11	50,000 00	49,500 00
Chicago, St. Paul, Minn. & Omaha con. mort., 1930.....	27,750 00	25,000 00	29,625 00
Albany & Susq. 1st con. guar. mort. (guar. by D. & H. Can. Co.), 1906	174,557 50	154,000 00	179,410 00
Bur., Cedar Rap. & North'n, Iowa, Minn. & Dak. div., con. 1st m., 1934.....	42,000 00	50,000 00	49,375 00
City of Louisville, Ky., Elizabeth- town & Paducah sub., 2d series, 1903.....	11,950 00	10,000 00	12,200 00
Chi., Rock Island & Pacific 1st m. exten. and col. 5 p. c., 1934...	104,750 00	100,000 00	109,000 00
N. Y. Elevated 1st mort., 1906...	29,435 83	25,000 00	31,062 50
Metropolitan Elev. 1st m. g., 1908,	23,466 67	22,000 00	25,300 00
Totals.....	\$2,325,359 27	\$2,225,500 00	\$2,460,451 06

VERMONT LIFE INSURANCE COMPANY,

BURLINGTON, VERMONT.

Commenced Business, September, 1869.

WILLIAM H. HART, *President.*C. R. TURRILL, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Amount of capital paid up in cash.....	\$100,000 00	
Amount of net or ledger assets December 31, 1884.....		\$256,680 16

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses	\$47,805 75	
Premiums paid by dividends, \$2,-899.39; by surrendered policies, \$938.51	3,837 90	
Premiums on new business, \$12,-544.55; on old, \$39,099.10.		
Total	\$51,643 65	
Deduct premium paid for reinsurance,	462 75	
Total premium income	\$51,180 90	
Interest on mortgage loans	10,355 97	
Interest on bonds owned, and dividends on stock ..	2,941 00	
Interest on premium notes, loans, or liens	973 52	
Rents for use of Company's property	641 89	
Miscellaneous sources	114 26	
Total income		66,207 54
Total		\$322,887 70

III. DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and additions..	\$15,500 00	
Cash paid for matured endowments and additions	1,000 00	
Total amount actually paid for losses and matured endowments.....		\$16,500 00

Cash paid for surrendered policies	6,656 26	
Premium notes used in purchase of same and voided by lapse	895 21	
Cash surrender values applied in payment of pre- miums	938 51	
Cash dividends paid to policy-holders	3,010 71	
Total paid policy-holders.....	\$28,000 69	
Commissions to agents	5,651 66	
Dividends to stockholders	3,000 00	
Salaries and traveling expenses of managers of agencies, and general, special, and local agents ..	3,368 58	
Medical examiners' fees	899 10	
Salaries and other compensation of officers and other office employes	3,553 41	
State and local taxes in State where organized, \$311.66; taxes, licenses, fines, and fees in other States, \$625.03; total	936 69	
Rent	560 07	
Advanced officers and agents, to be repaid out of future commissions	361 91	
Advertising	315 81	
Furniture and fixtures	86 37	
Miscellaneous expenses	1,761 55	
Total disbursements		48,495 84
Balance		\$274,391 86

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered, as per Schedule A	\$15,036 29	
Loans on bond and mortgage (first liens)	185,672 00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C	13,000 00	
Loans in cash on this Company's policies assigned,	572 00	
Premium notes, loans, or liens on policies in force ..	2,301 73	
Cost value of bonds and stocks owned absolutely, as per Schedule E	46,951 50	
Cash in Company's office	999 37	
Cash deposited in banks	9,858 97	
Total net or ledger assets		\$274,391 86

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans	4,946 89	
Interest due and accrued on bonds and stocks	105 00	
Interest due and accrued on collateral loans	48 17	
Interest accrued on premium notes, loans, or liens	114 22	
Rents due and accrued	111 00	

Market value of bonds and stocks over cost, as per Schedule E.....	6,430 50
Market value of real estate over cost, as per Schedule A.....	2,000 00
Gross premiums due and unreported on policies in force December 31, 1885.....	\$620 16
Gross deferred premiums on policies in force De- cember 31, 1885.....	9,364 19
Total	\$9,984 35
Deduct the loading on above gross amount..	1,497 00
Net amount of uncollected and deferred premiums.....	8,487 35
Furniture, fixtures and safes.....	2,456 07
Cash advanced to agents.....	361 91
Total	\$299,452 97

ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$2,456 07
Cash advanced officers and agents.....	361 91
	2,817 98
Total assets (less items not admitted).....	\$296,634 99

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. compound interest,	\$201,852 00
Deduct value of risks reinsured	2,195 00
Net reinsurance reserve	\$199,657 00
Claims for death losses and matured endowments in process of adjust- ment, or adjusted and not due	2,031 02
Liabilities on policy-holders' account.....	\$201,688 02
Gross surplus, including capital, on policy-holders' account..	94,946 97
Total liabilities	\$296,634 99

VI. PREMIUM NOTE ACCOUNT.

Not reported.

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	492	\$701,441 00
Endowment policies.....	618	645,985 00
All other policies.....	52	87,000 00

New Policies issued during the year.

	Number.	Amount.
Whole life policies.....	92	82,395 00
Endowment policies	279	270,987 00
All other policies.....	2	2,000 00

Old Policies revived during the year.

	Number.	Amount.
Whole life policies.....	1	1,000 00

Additions by dividends.

	Number.	Amount.
Whole life policies.....	....	379 00
Endowment policies.....	....	24 00
All other policies.....	7	6,500 00
Total number and amount.....	1,543	\$1,797,711 00
Deduct policies ceased to be in force.....	366	390,562 00
Total policies in force at the end of the year ..	1,177	\$1,407,149 00
Policies reinsured.....	9	20,685 00

Policies ceased to be in force during the year.

	Number.	Amount.
By death.....	7	\$17,060 00
By maturity (end).....	1	1,000 00
By expiry (term).....	9	11,000 00
By surrender.....	117	123,336 00
By lapse.....	154	163,416 00
By not taken.....	78	74,750 00
Total terminated.....	366	\$390,562 00

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut, December 31, 1884.....	-	None.
Number and amount of policies issued during the year....	9	11,500 00
Totals.....	9	\$11,500 00

Number and amount of losses and claims on policies in- curred during the year.....	None.
Number and amount of claims paid in year.....	None.
Premiums collected in cash during the year.....	\$349 91

Schedule A—Real Estate owned by the Company.

In Burlington, Vt.....	\$15,036 29
Total cost.....	\$15,036 29
Market value over cost.....	2,000 00
Total market value.....	\$17,036 29

Schedule C—Loans on Collateral.

	Par Value.	Mar. Value.	Amt. Loaned.
National Car Co. stock.....	\$8,800	\$8,360 00	\$6,500 00
“ “ “	7,000	6,650 00	3,500 00
“ “ “	5,000	4,750 00	2,500 00
Minnesota Township bonds.....	500	500 00	500 00
Totals.....	\$21,300	\$20,260 00	\$13,000 00

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
MUNICIPAL BONDS—			
City of Burlington.....	\$4,760 00	\$4,700 00	4,982 00
BANK STOCKS—			
Merchants National.....	11,641 50	10,200 00	15,300 00
Howard “	17,000 00	17,000 00	19,550 00
MISCELLANEOUS—			
Burlington Gas Light Co. stock...	3,050 00	3,050 00	3,050 00
National Car Co. bonds.....	10,500 00	10,500 00	10,500 00
Totals.....	\$46,951 50	\$45,450 00	\$53,382 00

WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, February 2, 1860.

W. A. BREWER, JR., *President.*CYRUS MUNN, *Assistant Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.***I. CAPITAL.**

Capital stock paid up in cash.....	\$125,000 00
Amount of net or ledger assets December 31, 1884.....	\$6,883,847.80

II. INCOME DURING THE YEAR.

Cash received for premiums without deduction for commissions or other expenses.....	\$1,386,254 14
Cash received for annuities.....	6,229 04
Premiums on new business, \$151,507.84; on old, \$1,240,975.34.	
Total premium income	\$1,392,483 18

Interest on mortgage loans.....	345,156 65	
Interest on bonds owned, and dividends on stock.....	22,750 00	
Interest on other debts due the Company.....	16,389 77	
Discount on claims paid in advance.....	2,746 59	
Rents.....	16,931 37	
Cash received for profits on bonds, stocks, or other property actually sold.....	50,000 00	
Total income.....		\$1,846,457 56
Total.....		\$8,730,305 36

III. DISBURSEMENTS DURING THE YEAR.

Cash p'd for death losses and additions, \$431,388 98		
Cash paid for matured and discounted endowments and additions.....	151,788 30	
Total amount actually paid for losses and matured endowments.....		\$583,177 28
Cash paid for annuities.....	4,088 03	
Cash paid for surrendered policies and additions...	259,886 85	
Cash paid for return premiums.....	214 77	
Cash dividends paid to policy-holders and applied in payment of premiums.....	146,075 00	
Total paid policy-holders.....	\$993,441 93	
Dividends to stockholders.....	8,695 75	
Commissions to agents.....	87,599 55	
Salaries and traveling expenses of managers of agencies, and general, special and local agents ..	36,954 16	
Medical examiners' fees.....	12,672 25	
Salaries and other compensation of officers and other office employes.....	52,556 53	
Taxes, licenses, fines, and fees.....	14,731 89	
Rent.....	8,250 00	
Commuting commissions.....	48,138 25	
Advertising.....	18,348 84	
Exchange and postage, \$5,115.99; printing and stationery, \$8,212.42; profit and loss, \$25,000.00; interest, \$572.30; sundry office and agency expenses, \$15,469.86.....	54,370 57	
Total disbursements.....		1,335,759 72
Balance.....		\$7,394,545 64

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Real estate unencumbered as per Schedule A.....	\$571,621 13
Loans on bond and mortgage (first liens).....	5,063,508 67
Loans made in cash to policy-holders, on this Company's policies assigned as collateral.....	134,674 94

Cost value of bonds and stocks owned absolutely, as per Schedule E.....	659,703 42
Cash in Company's office.....	5,634 18
Cash deposited in banks.....	926,770 61
Agents' ledger balances.....	32,632 69
Total net or ledger assets.....	<u>\$7,394,545 64</u>

OTHER ASSETS.

Interest due and accrued on bond and mortgage loans.....	48,687 07
Interest accrued on bonds and stock.....	4,203 46
Interest accrued on collateral loans.....	3,955 75
Market value of bonds and stocks over cost, as per Schedule E....	152,046 58
Gross premiums due and unreported on policies in force December 31, 1885.....	\$80,662 81
Gross deferred premiums on policies in force December 31, 1885.....	170,548 50
Total.....	<u>\$251,211 31</u>
Deduct the loading on above gross amount,	50,242 26
Net amount of uncollected and deferred premiums...	<u>\$200,969 05</u>
Total assets.....	<u>\$7,804,407 55</u>

ITEM NOT ADMITTED.

Agents' balances.....	32,632 69
Total assets (less item not admitted).....	<u>\$7,771,774 86</u>

V. LIABILITIES.

Net present value of all the outstanding policies in force December 31, 1885, computed according to the Actuaries' or Combined Experience Table of Mortality, with four per cent. interest.....	\$7,222,310 00
Claims for death losses due and unpaid.....	\$5,000 00
Claims for matured endowments due and unpaid....	215 54
Claims for death losses and matured endowments in process of adjustment, or adjusted and not 'due..	36,259 00
Claims for death losses and other policy claims resisted by the Company.....	14,411 99
Total policy claims.....	<u>55,886 53</u>
Unpaid dividends to stockholders.....	369 25
Due on account of salaries, rents, and office expenses.....	2,041 68
Premiums paid in advance.....	3,409 12
Liabilities on policy-holders' account.....	<u>\$7,284,016 58</u>
Gross surplus, including capital, on policy-holders' account..	487,758 28
Total liabilities.....	<u>\$7,771,774 86</u>

VI. PREMIUM NOTES.

None.

VII. EXHIBIT OF POLICIES.

Policies and Additions in force at the end of the previous year.

	Number.	Amount.
Whole life policies.....	8,815	\$19,633,474
Endowment policies.....	6,210	12,725,455
All other policies.....	18	.....
Reversionary additions.....	.....	975,743

New Policies issued during the year.

	Number.	Amount.
Whole life policies.....	811	1,769,534
Endowment policies.....	1,391	2,831,396
All other policies.....	5	.....

Old Policies revived during the year.

	Number.	Amount.
Whole life policies.....	103	234,878
Endowment policies.....	98	209,800
Reversionary additions.....	.....	16,296

Additions by Dividends.

	Number.	Amount.
Reversionary additions.....	.....	256,761
Total number and amount.....	17,451	\$38,653,337
Deduct policies ceased to be in force.....	2,066	4,697,013
Total policies in force at end of the year.....	15,385	\$33,956,324

Policies ceased to be in force during the year.

	Number.	Amount.
By death.....	177	\$397,762
By maturity (end).....	66	119,885
By surrender.....	473	1,295,714
By lapse.....	985	1,951,548
By not taken.....	350	907,820
By discount.....	15	24,284
Total terminated.....	2,066	\$4,697,013

VIII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Number and amount of policies in force in Connecticut December 31, 1884.....	74	\$134,235
Number and amount of policies issued during the year....	10	16,500
Totals	84	\$150,735
Deduct number and amount ceased to be in force..	9	19,000
Total number and amount in force Dec. 31, 1885,	75	\$131,735
Number and amount of losses unpaid of previous year....	}	None.
Number and amount of losses and claims on policies incurred during the year.....		
Number and amount of losses and claims on policies paid during the year.....		
Premiums collected, cash.....		\$4,122 57

Schedule A—Real Estate owned by the Company.

In New York.....	\$337,886 32
New Jersey.....	232,227 81
Iowa	1,507 00
Total.....	\$571,621 13

Schedule E—Stocks and Bonds owned by the Company.

	Cost Value.	Par Value.	Market Value.
UNITED STATES BONDS—			
United States 4 p. c. reg.....	\$145,000 00	\$125,000 00	\$153,750 00
MUNICIPAL BONDS—			
New York City 7 p. c., 1903, reg.,	100,000 00	100,000 00	137,000 00
“ “ “ 7 p. c., 1896, reg.,	308,604 79	300,000 00	396,000 00
B'klyn Water loan 6 p. c., 1907, r.,	106,098 63	100,000 00	125,000 00
Totals.	\$659,703 42	\$625,000 00	\$811,750 00

LIFE AND ACCIDENT

(ASSESSMENT)

INSURANCE COMPANIES

OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1885.

BAY STATE BENEFICIARY ASSOCIATION,

WESTFIELD, MASS.

Commenced Business, June 2, 1881.

JOHN R. REED, *President.*SAMUEL C. GAYLORD, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1884.....	\$16,723 94
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II. INCOME DURING THE YEAR.

Membership fees.....	\$11,680 00	
Annual dues.....	20,762 10	
Assessments.....	123,457 31	
Returning certificates.....	17 00	
Medical examiners' fees.....	1,780 00	
Total paid by members.....	\$157,696 41	
Profit on sale of U. S. bonds.....	255 00	
Total income.....	157,951 41	
Total.....	\$174,675 35	

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims.....	\$103,100 00	
Commissions and fees retained by or paid to agents,	14,151 79	
Salaries and traveling expenses of managers of		
agencies, and general, special, and local agents....	9,040 52	
Medical examiners' fees.....	2,064 65	
Salaries and other compensation of officers and other		
office employes.....	4,687 89	
Rent.....	200 00	
Return commissions.....	79 84	
Advertising, \$227.14; blanks and printing, \$1,140.58;		
postage, \$1,569.31; law expenses, \$784.14; sun-		
dries, \$293.24.....	4,014 41	
Total disbursements.....	137,339 10	
Balance.....	\$37,336 25	

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned absolutely, as per Schedule D.....	\$25,940 00	
Cash deposited in banks on reserve fund account..	2,917 00	
All other cash deposits.....	8,479 25	
Total net or ledger assets.....		\$37,336 25

OTHER ASSETS.

Mortuary assessments not yet due.....	\$23,000 00	
Total due from members.....		23,000 00
Total assets.....		\$60,336 25

V. LIABILITIES.

Claims for death losses due and unpaid.....	None.	
Claims for death losses in process of adjustment, or adjusted and not due.....	\$29,000 00	
Total liabilities.....		\$29,000 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	5,172	\$15,930,000
Policies or certificates written during the year.....	1,780	5,389,000
Total.....	6,952	\$21,319,000
Deduct number and amount which have ceased to be in force during the year.....	459	1,377,000
Total policies or certificates in force Dec. 31, 1885,	6,493	\$19,942,000

	Number.	Amount.
Losses and claims on policies or certificates unpaid Decem- ber 31, 1884.....	10	\$28,000
Losses and claims on policies or certificates incurred during the year.....	34	94,100
Total.....	44	\$122,100
Losses and claims on policies or certificates paid during the year.....	35	103,100

VII. BUSINESS IN CONNECTICUT DURING 1885.

Admitted 1886.

Schedule D—Bonds owned by the Company.

	Cost Value.	Par Value.
Hampden County 3 p. c.....	\$25,940 00	\$27,000 00

MUTUAL RESERVE FUND LIFE ASSOCIATION,

NEW YORK CITY.

Commenced Business, February 9, 1881.

EDWARD B. HARPER, *President.*FREDERICK T. BRAMAN, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1884.....	\$314,583 ⁷ / ₄₄
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II. INCOME DURING THE YEAR.

Membership fees received at home office, \$2,814.12; retained by agents, \$120,000.00.....	\$122,814 12
Annual dues.....	216,993 25
Assessments.....	1,204,571 91
Medical examiners' fees.....	27,296 00
Total paid by members.....	\$1,571,675 28
Interest.....	6,956 57
Cash received from all other sources, viz.: Advance dues, \$4.65; special deposit, advance payments, etc., \$2,242.89.....	2,247 54
Total income.....	1,580,879 39
Total.....	\$1,895,462 83

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims.....	\$838,675 00
Annual payments and assessments returned to members.....	204 20
Total paid members.....	\$838,879 20
Commissions and fees retained by or paid to agents,	154,642 42
Salaries and traveling expenses of managers of agencies, and general, special and local agents...	3,232 73
Medical examiners' fees.....	29,808 70

Salaries and other compensation of officers and other office employés	67,383 36	
Rent	14,467 88	
Taxes, licenses, fines, and fees	2,037 17	
Advertising, \$23,106.33; blanks and printing, \$9,410.03; postage, \$4,327.69; furniture and fixtures, \$3,626.23; law, general office and actuarial expenses, \$30,018.32; cost of levying and collecting, \$1,204,571.91 of assessments for the year 1885, \$47,931.01; loss adjustment expenses, \$26,712.35	145,131 96	
Total disbursements		1,255,583 42
Balance		\$639,879 41

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned absolutely, as per Schedule D	\$254,115 62	
Cash in office	9,250 52	
Cash deposited in banks	322,068 85	
Agents' ledger balances	54,444 42	
Total net or ledger assets		\$639,879 41

OTHER ASSETS.

Interest due and accrued on United States bonds	2,500 00	
Interest due on bank deposit	2,687 69	
Mortuary assessments not yet due, net	370,807 88	
Annual payments of dues in process of collection ..	\$63,644 66	
Deduct estimated cost of collection	6,364 46	
Net amount due from members	57,280 20	
All other assets, viz.: Furniture and fixtures	5,000 00	
Total assets		\$1,078,155 18

ITEMS NOT ADMITTED.

Furniture and fixtures	\$5,000 00	
Agents' balances	54,444 42	
Total		59,444 42
Total assets (less items not admitted)		\$1,018,710 76

V. LIABILITIES.

Death losses adjusted but not due	\$129,250 00	
Death losses in process of adjustment	137,500 00	
Death losses resisted by the Company	124,000 00	
Total liabilities		\$390,750 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	20,779	\$85,452,000
Policies or certificates written during the year.....	13,748	51,001,500
Totals	34,527	\$136,453,500
Deduct number and amount which have ceased to be in force during the year.....	3,239	13,100,000
Total policies or certificates in force Dec. 31, 1885,	31,288	\$123,353,500

	Number.	Amount.
Losses and claims on policies or certificates unpaid Decem- ber 31, 1884.....	....	307,600
Losses and claims on policies or certificates incurred during the year 1885.....	216	848,250
Totals		\$1,155,850
Losses and claims on policies or certificates paid during the year 1885.....	....	\$838,675

VII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Policies or certificates written during the year	333	\$1,070,500
Deduct number and amount which have ceased to be in force during the year.....	36	95,000
Total policies in force in Connecticut Dec. 31, 1885,	297	\$975,500
Losses and claims on policies or certificates paid during the year.....	4	\$5,000

Schedule D—*Bonds owned by the Company.*

	Cost Value.	Par Value.
United States registered 3 p. c.....	\$254,115 62	\$250,000 00

MUTUAL TRUST FUND LIFE ASSOCIATION,

NEW YORK CITY.

Commenced Business, February, 1882.

W. J. WALKER, *President.*C. H. ROBERTS, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1884.....	\$17,791 37
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II. INCOME DURING THE YEAR.

Membership fees received at home office, \$566.02; retained by agents, \$9,823.98.....	\$10,390 00	
Annual dues.....	20,561 40	
Assessments.....	84,361 00	
Medical examiners' fees.....	2,195 00	
Total paid by members.....	\$117,507 40	
Cash received from all other sources.....	160 84	
Total income.....		117,668 24
Total.....		\$135,459 61

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims.....	\$53,525 00	
Annual payments and assessments returned to members.....	633 34	
Total paid members.....	\$54,158 34	
Commissions and fees retained by or paid to agents,	16,813 09	
Salaries and traveling expenses of managers of agencies, and general, special, and local agents..	551 60	
Medical examiners' fees.....	3,178 70	
Salaries and other compensation of officers and other office employes.....	4,216 34	
Rent.....	900 00	
Taxes.....	613 90	
Advertising, \$1,016.55; blanks and printing, \$2,- 022.14; furniture and fixtures, \$182.26; agency and incidental expenses, \$3,863.29; cost of levy- ing and making assessments for the year 1885, \$9,876.17.....	16,960 41	
Total disbursements.....		97,392 38
Balance.....		\$38,067 23

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Cash in office.....	\$219 73	
Cash deposited in banks on reserve fund account...	34,612 67	
All other cash deposits.....	2,208 27	
Ledger assets.....	1,026 56	
Total net or ledger assets.....		\$38,067 23

OTHER ASSETS.

Due from members for claims not yet assessed.....	\$50,389 78	
Mortuary assessments due and unpaid on member-ships in force.....	4,294 12	
Mortuary assessments not yet due.....	22,598 69	
Total due from members.....	\$77,282 59	
Deduct estimated cost of collection.....	6,182 59	
Net amount due from members.....		71,100 00
Total assets.....		\$109,167 23

ITEM NOT ADMITTED.

Ledger assets.....	1,026 56	
Total assets (less item not admitted).....		\$108,140 67

V. LIABILITIES.

Death losses in process of adjustment, or adjusted and not due.....	\$43,100 00	
Death losses resisted by the Company.....	28,000 00	
Total liabilities.....		\$71,100 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	2,093	\$6,477,900
Policies or certificates written during the year.....	2,180	5,189,575
Total.....	4,273	\$11,667,475
Deduct number and amount which have ceased to be in force during the year.....	1,120	2,546,825
Total policies or certificates in force Dec. 31, 1885,	3,153	\$9,120,650
	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	6	18,500
Losses and claims on policies or certificates incurred during the year.....	41	106,125
Total.....	47	124,625
Losses and claims on policies or certificates paid during the year.....	27	53,525

VII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	8	\$28,000
Policies or certificates written during the year.....	65	84,000
Total.....	73	\$112,000
Deduct number and amount which have ceased to be in force during the year.....	22	44,000
Total policies in force in Connecticut Dec. 31, 1885,	51	\$68,000
Losses and claims on policies or certificates unpaid Decem- ber 31, 1884.....	None.	
Losses and claims on policies or certificates incurred during the year.....		
Losses and claims on policies or certificates paid during the year.....		

NORTH WESTERN MASONIC AID ASSOCIATION,

CHICAGO, ILL.

Commenced Business, July, 1874.

DANIEL J. AVERY, *President.*JAMES A. STODDARD, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1884..... \$96,861 05

II. INCOME DURING THE YEAR.

Membership fees	\$61,794 00
Assessments.....	725,651 11
Cash received from members as advances to pay future assessments	9,523 12
Total paid by members.....	\$796,968 23
From all other sources.....	2,205 78
Total income.....	799,174 01
Total	\$896,035 06

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims.....	\$631,766 67	
Commissions and fees retained by or paid to agents,	50,988 30	
Salaries and traveling expenses of managers of agencies, and general, special and local agents..	3,147 13	
Medical examiners' fees	2,500 00	
Salaries and other compensation of officers and other office employés.....	43,109 78	
Rent.....	2,467 71	
Cash returned for rejected applications.....	7,446 00	
Advertising, \$61.20; blanks and printing, \$7,657.28,	7,718 48	
All other items, viz: Postage, \$8,911.13; collection of assessments, \$2,456.26; furniture and fixtures, \$2,052.72; traveling and incidental expenses, \$4,463.54; sundries, \$2,089.81; total.....	19,973 46	
Total disbursements.....		\$769,114 53
Balance.....*		\$126,920 53

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Cash in office.....	\$149 93	
Cash deposited in banks on reserve fund account..	126,770 60	
Total net or ledger assets.....		\$126,920 53

OTHER ASSETS.

Due from members for claims not yet assessed....	\$124,000 00	
Mortuary assessments not yet due.....	31,000 60	
Total due from members.....	\$155,000 60	
Deduct estimated cost of collection.....	3,100 06	
Net amount due from members.....		151,900 54
All other assets, viz: Furniture, fixtures, safes and supplies.....		3,613 36
Total assets.....		\$282,434 43

ITEM NOT ADMITTED.

Furniture, fixtures, safes and supplies.....	3,613 36	
Total assets (less item not admitted).....		\$278,821 07

V. LIABILITIES.

Death losses due and unpaid.....	\$19,500 00	
Death losses reported for which assessments have not been made...	124,000 00	
Amount of all other liabilities, viz: Advanced by members to pay future assessments, \$43,397.14; due agents, \$763.63; suspense account balance, \$2,025.55; total.....	46,186 32	
Total liabilities.....		\$189,686 32

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	25,572	\$78,078,000 00
Policies or certificates written during the year.....	11,163	30,957,500 00
Totals	36,735	\$109,035,500 00
Deduct number and amount which have ceased to be in force during the year.....	4,406	13,561,000 00
Total policies or certificates in force Dec. 31, 1885,	32,329	\$95,474,500 00

	Number.	Amount.
Losses and claims on policies or certificates unpaid De- cember 31, 1884.....	23	65,266 67
Losses and claims on policies or certificates incurred during the year.....	228	710,000 00
Totals.....	251	\$775,266 67
Losses and claims on policies or certificates paid during the year.....	201	631,766 67

VII. BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Total policies in force in Connecticut December 31, 1885,	100	\$262,000 00

UNITED STATES MUTUAL ACCIDENT ASSOCIATION,

NEW YORK CITY.

Commenced Business, November 3, 1877.

CHARLES B. PEET, *President.*JAMES R. PITCHER, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. BALANCE SHEET.

Amount of net or ledger assets December 31, 1884.....	\$21,066 65
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II. INCOME DURING THE YEAR.

Membership fees	\$52,807 17	
Annual dues	26,103 00	
Assessments	293,370 00	
Total paid by members	\$372,280 17	
From all other sources, viz.: Members' deposit against future assessment	20,798 08	
Total income		393,078 25
Total		\$414,144 90

III. DISBURSEMENTS DURING THE YEAR.

Paid for losses and claims	\$158,129 67	
Fees retained by agents as commissions	24,546 33	
Medical examiners' fees	5,109 95	
Salaries and other compensation of officers and other office employes	83,201 85	
Rent	6,988 91	
Taxes	1,535 31	
Advertising, \$44,277.32; blanks and printing, \$12,- 503.41	56,780 73	
All other items, viz.: Postage and exchange, \$15,104.07; furniture and fixtures, \$2,925.42; law expenses, \$5,387.87; book and stationery, \$5,113.08; traveling and sundry expenses, \$10,- 205.50; total	38,735 94	
Total disbursements		375,028 69
Balance		\$39,116 21

IV. ASSETS.

AS PER LEDGER ACCOUNTS.

Cash in office	\$7,675 74	
Cash deposited in banks on reserve fund account ..	9,148 08	
All other cash deposits	22,292 39	
Total net or ledger assets		\$39,116 21

OTHER ASSETS.

Interest due and accrued on deposits		470 90
Mortuary assessments not yet due	\$37,634 00	
Annual payments or premiums due and unpaid on memberships in force	2,645 00	
Total due from members		40,279 00
All other assets, viz.: Furniture, fixtures, and safes, \$10,421.23; supplies, printed matter, and stationery, \$4,000.00; total		14,421 23
Total assets		\$94,287 34

ITEMS NOT ADMITTED.

Furniture, fixtures, and safes	\$10,421 23	
Supplies, printed matter, and stationery	4,000 00	
Total		14,421 23
Total assets (less items not admitted)		\$79,866 11

V. LIABILITIES.

Death losses in process of adjustment, or adjusted and not due....	\$51,191 03	
Amount of all other liabilities, viz.: Advanced by members to pay future assessments, \$20,798.08; sundry bills not due or presented, \$7,500.00; total	28,298 08	
Total liabilities		\$79,489 11

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Policies or certificates in force December 31, 1884	20,372	\$98,505,000
Policies or certificates written during the year	16,200	75,364,500
Totals	36,572	\$173,869,500
Deduct number and amount which have ceased to be in force during the year	9,260	41,276,000
Total policies or certificates in force Dec. 31, 1885,	27,312	\$132,593,500

	Number.	Amount.
Losses and claims on policies or certificates incurred during the year	\$175,129 67
Losses and claims on policies or certificates paid during the year	158,129 67

BUSINESS IN CONNECTICUT DURING 1885.

	Number.	Amount.
Policies or certificates written during the year.....	315	\$1,464,000
Deduct number and amount which have ceased to be in force during the year.....	123	532,000
Total policies in force in Connecticut Dec. 31, 1885,	192	\$932,000
	Number.	Amount.
Losses and claims on policies or certificates incurred during the year.....	33	\$6,868 55
Losses and claims on policies or certificates paid during the year.....	28	6,337 12

STATISTICAL TABLES

RELATING TO

Companies Operating upon the Uniform-Premium Plan.

Table 1.—ASSETS OF THE COMPANIES, DECEMBER 31, 1885.

NAME OF COMPANY.	Value of Real Estate.	Bond and Mortgage Loans.	Collateral Loans.	Premium Notes and Loans.	Stocks and Bonds.	Cash.	Accrued Interest and Rents.	Unpaid and Deferred Premiums.	All other Assets.	Total Admitted Assets.
<i>Companies of Conn.</i>										
Atna.....	\$369,312 80	\$15,226,762 97	\$677,969 43	\$1,782,399 75	\$8,546,016 15	\$3,284,024 86	\$448,003 68	\$165,018 28	.....	\$39,499,597 92
Charter Oak.....	1,858,474 20	286,319 81	5,720 00	1,106,586 04	230,064 44	108,497 44	191,904 81	16,120 58	\$1,605 82	3,805,293 14
Conn. General.....	213,115 88	879,833 24	5,205 00	87,387 92	238,655 00	43,804 83	30,569 78	26,523 91	.....	1,525,095 56
Connecticut.....	10,966,500 88	27,888,121 62	149,933 00	2,430,563 01	9,833,802 09	2,844,847 55	993,753 91	66,353 10	.....	54,374,075 16
Continental.....	245,137 89	282,076 15	145,276 82	450,935 76	715,050 61	21,778 80	274,806 93	35,195 90	.....	2,170,258 86
Harford.....	210,042 91	277,945 16	86,710 00	.....	204,275 50	51,106 29	6,168 18	4,353 14	.....	840,601 18
Phoenix.....	1,255,895 59	5,904,466 38	.....	1,267,989 89	1,197,249 50	562,888 85	143,801 35	38,024 66	.....	10,430,316 22
Travelers (Life).....	656,912 37	3,319,917 23	159,616 00	.....	1,311,564 13	604,075 51	92,045 21	154,902 86	.....	6,299,033 31
Totals.....	\$1,775,392 52	\$53,325,442 56	\$1,230,430 25	\$7,125,862 37	\$22,276,677 42	\$7,521,024 13	\$2,181,053 85	\$506,692 43	\$1,605 82	109,944,181 35
<i>Cos. of other States.</i>										
Berkshire.....	\$444,819 80	\$2,189,032 25	\$216,299 00	\$142,455 24	\$614,720 00	\$87,741 52	\$40,351 87	\$60,748 22	.....	\$3,796,167 90
Equitable.....	12,616,067 92	16,888,332 91	1,420,475 00	.....	28,104,110 00	4,878,078 81	614,611 62	1,325,918 00	.....	65,547,594 26
Germania.....	1,077,868 27	5,739,363 19	145,966 59	.....	3,928,392 25	286,925 29	67,893 08	238,467 24	510 00	11,485,385 91
Home.....	208,397 61	1,096,400 00	616,200 00	669,146 25	2,838,050 00	79,871 94	37,666 99	100,774 90	.....	5,646,477 69
Homeopathic.....	88,700 00	164,400 00	15,980 34	.....	290,730 00	11,193 61	10,527 65	122,248 39	.....	703,779 99
John Hancock.....	33,844 61	1,452,806 08	51,992 00	124,909 03	930,133 38	62,726 69	48,629 35	42,933 75	.....	2,747,074 89
Manhattan.....	890,978 57	3,146,494 22	3,699,062 50	1,137,136 15	1,854,937 63	156,414 13	119,989 06	150,814 78	.....	11,155,827 04
Massachusetts.....	1,431,665 47	1,638,278 34	770,328 35	535,707 87	3,193,637 00	192,303 07	129,429 64	212,140 60	.....	8,103,490 34
Metropolitan.....	384,500 00	1,089,250 00	110,000 00	155,671 22	845,490 00	45,153 42	20,834 84	134,054 53	.....	2,784,954 01
Mutual Benefit.....	1,945,720 59	17,337,408 34	3,079,661 69	4 207,348 22	11,191,849 57	1,003,857 75	522,020 23	278,155 83	69,656 17	39,625,995 39
Mutual.....	10,992,737 45	49,228,930 16	3,856,500 00	.....	39,366,104 00	2,619,643 21	1,217,329 85	1,150,551 64	.....	108,431,779 31
New York.....	6,855,532 03	18,159,500 00	451,500 00	416 034 15	36,991,923 88	2,042,542 60	435,284 18	1,163,088 92	.....	66,515,406 36
Northwestern.....	1,322,756 28	19,242,625 41	.....	1,156,215 05	650,787 86	1,081,240 39	361,438 83	422,082 63	.....	24,238,046 45
Penn.....	830,659 21	2,598,731 10	470,786 70	589,077 54	5,539,579 00	73,081 08	49,526 47	184,027 62	39,917 82	10,375,386 54
Provident Savings State.....	58,000 00	599,429 00	175 00	563 55	127,500 00	61,300 75	607 50	14,150 30	.....	224,857 10
Union.....	2,020,199 67	1,019,818 02	111,692 00	72,149 08	3,020,743 00	62,911 98	52,000 00	.....	.....	3,886,925 96
United States.....	80,500 00	2,355,208 23	102,491 11	668,166 00	2,400,108 23	96,485 16	64,005 42	98,345 21	.....	6,109,618 82
Vermont.....	17,036 29	185,672 00	104,487 45	145,913 31	2,040,451 06	105,700 82	68,708 64	117,263 74	.....	5,438,293 06
Washington.....	571,621 13	5,063,508 67	13,572 00	2,301 73	53,382 00	10,858 34	5,325 28	8,487 35	.....	296,634 99
Totals.....	\$1,870,875 50	\$48,825,687 92	\$15,362,844 67	\$10,022,795 29	\$44,834,378 86	\$13,890,555 16	\$3,923,026 78	\$6,025,222 70	\$11,083 99	\$84,885,470 87
Grand Totals.....	\$5,746,268 02	\$202,151,130 48	\$16,593,274 92	\$17,148,657 66	\$167,131,056 28	\$21,411,579 29	\$6,104,080 63	\$6,531,915 13	\$11,689 81	\$494,829,652 22

Table 2.—PER CENTUM OF VARIOUS INVESTMENTS, DECEMBER 31, 1885.

PER CENTUM OF ASSETS.

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NAME OF COMPANY.	Assets.	Real Estate.	Loans on Bond and Mortgage.	Loans on Collateral.	Premium Notes and Loans.	Stocks and Bonds.	Cash in Office and Bank.	Accrued Interest.	Deferred and Outstanding Premiums.	All other Assets.
<i>Companies of Connecticut.</i>										
Aetna.....	\$30,499,507 92	1.21	49.92	2.22	5.84	28.02	10.77	1.47	.54	.....
Charter Oak.....	3,805,293 14	48.84	7.53	.15	29.08	6.05	2.85	5.04	.42	.04
Connecticut General.....	1,525,095 50	13.97	57.69	.34	5.73	15.65	2.87	2.00	1.74	.....
Connecticut.....	54,374,075 16	20.17	49.82	.28	4.47	18.09	5.23	1.82	.12	.....
Continental.....	2,170,258 86	11.29	12.99	6.69	20.77	32.95	1.00	12.66	1.62	.....
Hartford.....	840,601 18	24.98	33.07	10.32	.....	24.73	6.08	.73	.52	.....
Phoenix.....	10,430,316 22	12.04	57.18	.....	12.15	11.48	5.39	1.38	.37	.....
Travelers (Life).....	6,299,033 31	10.42	52.70	2.53	.....	20.82	9.59	1.46	2.46	.....
Totals.....	\$109,944,181 35	14.35	48.50	1.12	6.48	20.26	6.84	1.99	.46	.....
<i>Companies of other States.</i>										
Berkshire.....	\$3,796,167 90	11.72	57.66	5.69	3.75	16.19	2.31	1.06	1.60	.....
Equitable.....	65,547,594 26	19.25	25.31	2.17	.....	42.87	7.44	.94	2.02	.....
Germania.....	11,485,385 91	9.38	49.97	1.27	.....	34.20	2.50	.59	2.08	.....
Home.....	5,646,477 69	3.69	19.42	10.91	11.85	50.26	1.41	.67	1.78	.....
Homeopathic.....	703,779 99	.....	23.36	2.27	.....	41.31	1.59	1.49	17.37	.....
John Hancock.....	2,747,074 89	1.23	52.88	1.89	4.54	33.86	2.28	1.77	1.53	.....
Manhattan.....	11,155,827 04	7.98	28.20	33.16	10.19	16.63	1.40	1.07	1.35	.....
Massachusetts.....	8,103,490 34	17.67	20.22	9.50	6.61	39.41	2.37	1.59	2.62	.....
Metropolitan.....	2,784,954 01	13.81	39.11	3.95	5.59	30.36	1.62	.75	4.81	.....
Mutual Benefit.....	39,625,995 39	4.91	43.75	7.75	10.62	28.24	2.53	1.32	.70	.18
Mutual.....	108,431,779 31	10.14	45.40	3.55	.....	36.30	2.41	1.12	1.06	.....
New York.....	66,515,406 36	10.30	27.30	.68	.....	55.61	3.07	.65	1.75	.....
Northwestern.....	24,238,046 45	5.45	79.39	.....	4.77	2.69	4.46	1.49	1.74	.....
Penn.....	10,375,386 54	8.00	25.05	4.54	5.68	53.39	.70	.48	1.75	.39
Provident Savings.....	224,857 10	.....	9.11	.08	.25	56.70	27.29	.27	6.29	.....
State.....	3,886,925 96	1.49	13.11	2.87	1.86	77.72	1.62	1.33	.....	.....
Union.....	6,109,618 82	33.07	16.69	1.67	10.93	33.39	1.58	1.05	1.61	.....
United States.....	5,438,293 06	1.48	43.31	1.92	2.68	45.25	1.94	1.26	2.16	.....
Vermont.....	296,634 99	5.74	62.59	4.58	.77	17.99	3.66	1.79	2.86	.....
Washington.....	7,771,774 86	7.35	65.15	1.73	.....	10.45	11.99	.73	2.59	.....
Totals.....	\$384,885,470 87	10.88	38.66	3.99	2.60	37.64	3.61	1.02	1.56	.03
Grand Totals.....	\$494,829,652 22	11.65	40.85	3.35	3.46	33.78	4.33	1.23	1.32	.02

Table 3.—LIABILITIES, DECEMBER 31, 1885.

NAME OF COMPANY.	Premium Reserve (less Reinsurance.)	Policy Claims due and unpaid.	Death Losses not due.	Claims Resisted.	Dividends due Policy-holders.	Advance Premiums.	All other Claims.	Total Liabilities except Capital.
<i>Companies of Conn.</i>								
Aetna.....	\$24,794,348 00	\$86,099 00	\$180,903 00	\$23,000 00	\$59,534 38	\$5,991 77	\$50,000 00	\$25,190,876 15
Charter Oak.....	4,336,015 00		59,838 22	5,876 00		3,300 90	53,097 62	4,438,127 74
Conn. General.....	1,133,880 00	8,773 95	22,942 00		303 04	477 31		1,166,382 30
Connecticut.....	48,960,749 00	15,181 25	184,148 00	12,000 00	126,800 99	109,767 80	306,278 00	49,714,925 04
Continental.....	2,668,755 00		69,012 42	18,000 00			771 25	2,156,538 67
Hartford.....	567,535 00		526 00					568,061 00
Phoenix.....	9,049,446 00	11,500 00	129,543 00	13,000 00		3,230 02	215,383 36	9,422,102 38
Travelers (Life).....	5,432,445 00		32,956 00	5,000 00			5,000 00	5,475,401 00
Totals.....	\$96,343,179 00	\$121,554 20	\$679,868 64	\$76,876 00	\$177,638 41	\$122,767 80	\$630,530 23	\$98,152,414 28
<i>Cos. of other States.</i>								
Berkshire.....	\$3,310,376 00		\$24,700 00	\$3,000 00	\$2,518 05	\$14,235 40	\$3,180 71	\$3,338,010 16
Equitable.....	52,263,723 00	110,020 10	224,890 00	15,000 00	92,504 00		48,451 00	52,754,588 10
Germania.....	16,321,730 00	18,098 60	136,062 05	28,887 68	43,147 93	34,728 00		16,582,054 26
Home.....	4,308,047 00		39,000 00		20,178 34	1,037 81		4,359,283 15
Homeopathic.....	630,344 00	1,048 00	1,059 00				1,200 00	633,651 00
John Hancock.....	2,462,413 00	1,183 00	16,938 00		16,092 48	1,032 48	17,682 05	2,515,341 01
Manhattan.....	9,146,964 00		184,244 86		75,693 40		57,000 00	9,463,902 26
Massachusetts.....	7,374,362 00		53,091 00	21,020 00	23,834 89	4,586 42	2,645 00	7,479,539 31
Metropolitan.....	2,234,972 00		16,101 91		9,145 13	2,546 56	5,723 00	2,268,488 60
Mutual Benefit.....	36,036,899 00		208,728 43	20,000 00	193,746 37	12,182 28		36,471,556 08
Mutual.....	100,472,145 00	54,800 00	820,426 00	92,752 00		50,080 73	41,650 00	101,531,853 73
New York.....	56,297,195 00	52,449 27	362,847 12	39,000 00		29,934 03		56,772,425 42
Northwestern.....	19,042,282 00		161,070 92	59,000 00	7,000 00	3,000 00	99,206 71	20,271,559 63
Penn.....	8,667,917 00		66,710 07	3,000 00	32,379 34	9,928 11	150,970 31	8,939,904 83
Provident Savings.....	79,066 00		25,000 00					104,066 00
State.....	3,102,213 00							3,102,213 00
Union.....	5,658,142 00	14,644 95	23,637 67	34,564 18	6,407 44	1,599 50	2,255 00	5,741,250 74
United States.....	4,798,246 00		16,242 86	10,000 00		2,849 74	6,578 27	4,833,916 87
Vermont.....	199,657 00		2,031 02					201,688 02
Washington.....	7,222,310 00	5,215 54	36,259 00	14,411 99		3,409 12	2,410 93	7,284,016 58
Totals.....	\$334,529,003 00	\$257,459 46	\$2,410,039 91	\$331,635 85	\$522,647 37	\$171,170 18	\$438,952 98	\$338,660,908 75
Grand Totals.....	\$430,872,182 00	\$379,013 66	\$3,089,908 55	\$408,511 85	\$700,285 78	\$293,937 98	\$1,069,483 21	\$436,813,323 03

Table 4.—SOURCES OF INCOME, YEAR ENDING DECEMBER 31, 1885.

NAME OF COMPANY.	Cash Premiums.	Note Premiums.	Interest on Cash Loans.	Interest and Dividends on Stocks.	Interest on Premium Notes.	Rents.	From all other Sources.	Total Income.
<i>Companies of Connecticut.</i>								
Aetna	\$2,718,903 22	\$126,588 19	\$1,079,291 17	\$518,694 28	\$93,139 98	.....	\$43,258 03	\$4,579,874 87
Charter Oak	85,305 32	19,837 33	15,653 30	.....	48,954 17	\$78,870 10	323 35	248,943 63
Conn. General	161,051 28	8,208 04	57,883 72	12,815 47	4,789 97	.....	6,274 57	251,023 05
Connecticut	4,542,264 74	.....	1,695,431 53	583,323 87	149,956 14	520,525 89	159,711 00	7,651,213 17
Continental	182,598 49	.....	25,507 51	14,110 69	18,388 66	1,772 89	40,144 89	291,904 60
Hartford	22,339 49	.....	23,534 12	9,255 00	.....	3,079 74	3,307 55	61,515 90
Phoenix	698,807 75	1,541 80	412,212 73	62,351 45	77,525 09	54,915 90	8,701 13	1,316,035 85
Travelers	846,298 38	.....	275,331 71	54,860 05	.....	27,750 99	25,521 29	1,229,762 42
Total	\$9,257,568 67	\$165,616 83	\$3,584,845 85	\$1,255,410 81	\$392,754 01	\$686,915 51	\$287,241 81	\$15,630,353 49
<i>Companies of other States</i>								
Berkshire	627,223 29	\$41,891 28	135,725 55	\$27,153 73	\$7,999 72	\$17,736 70	\$973 50	\$858,703 77
Equitable	13,461,679 22	.....	705,469 34	1,891,955 94	.....	530,948 63	.....	16,590,053 13
Germania	1,614,892 13	.....	325,862 23	167,917 65	.....	55,178 14	12,817 48	2,176,667 63
Home	479,418 93	120,819 40	195,818 89	.....	39,052 41	1,147 39	.....	836,257 02
Homeopathic	188,825 76	.....	8,824 42	14,860 95	351 48	907 21	28,952 78	242,722 60
John Hancock	636,827 39	10,315 64	80,961 05	51,486 96	8,030 55	1,337 07	17,359 15	806,317 81
Manhattan	1,038,633 12	.....	162,010 32	85,608 83	87,579 22	56,783 62	159,368 50	1,589,983 61
Massachusetts	1,089,499 70	112,020 11	138,499 77	168,444 70	33,606 65	70,717 03	1,004 32	1,613,792 28
Metropolitan	3,402,044 01	12,480 59	49,142 22	25,119 78	5,360 42	28,511 39	6,218 98	3,528,877 39
Mutual Benefit	4,044,187 18	416,934 84	889,646 30	546,068 18	246,911 34	35,167 50	144,922 34	6,323,837 68
Mutual	14,768,901 93	.....	2,733,415 64	2,003,430 94	.....	356,493 03	350,712 74	20,214,954 28
New York	12,480,848 00	.....	1,171,610 01	1,721,567 56	37,351 94	100,373 60	393,390 18	15,905,141 29
Northwestern	3,785,045 20	.....	1,087,198 99	36,906 42	96,036 42	30,974 63	68,047 86	5,104,229 52
Penn	1,729,185 89	97,514 78	158,675 12	280,096 50	37,039 80	43,821 11	23,880 00	2,370,213 20
Provident Savings	360,918 31	.....	1,494 77	4,730 00	.....	.....	.....	367,143 08
State	622,404 86	72,149 98	.....	172,423 30	.....	.....	47,932 82	914,910 96
Union	668,997 57	.....	151,505 60	101,750 52	42,482 01	57,103 81	8,815 14	1,030,654 65
United States	660,389 03	.....	129,949 72	106,270 16	7,678 22	2,458 14	10,573 20	917,318 47
Vermont	51,180 90	.....	10,355 97	2,941 00	973 52	641 89	114 26	66,207 54
Washington	1,392,483 18	.....	347,903 24	22,750 00	.....	16,931 37	66,389 77	1,846,457 56
Total	\$63,103,585 60	\$884,126 62	\$8,484,069 15	\$7,433,483 12	\$650,473 70	\$1,407,232 26	\$1,341,473 02	\$83,304,443 47
Grand Total	\$72,361,154 27	\$1,049,743 45	\$12,068,915 00	\$8,688,893 93	\$1,043,227 71	\$2,094,147 77	\$1,628,714 83	\$98,934,796 96

Table 5.—DISBURSEMENTS DURING THE YEAR ENDING DECEMBER 31, 1885.

NAME OF COMPANY.	Paid Death and Endowment Claims.	Paid for Policies Surrendered.	Dividends to Policy-holders.	Paid Annuities.	Paid Taxes.	Paid Commissions.	Salaries, Fees, Traveling Expenses, Etc.	All other Expenditures.	Total Expenditures.
<i>Cos. of Conn.</i>									
Aetna.....	\$2,272,374 55	\$299,808 30	\$547,289 07	.....	\$81,925 50	\$300,119 77	\$118,713 64	\$165,634 36	\$3,785,865 19
Charter Oak.....	368,962 00	58,758 33	.....	.....	21,511 13	4,969 81	32,337 25	201,219 95	687,798 47
Conn. General.....	100,279 39	19,020 56	6,919 99	.....	4,582 74	8,739 63	33,171 20	21,957 85	194,671 36
Connecticut.....	3,959,816 70	662,610 92	1,202,156 56	.....	342,311 04	269,671 90	132,650 76	357,293 68	6,926,511 56
Continental.....	173,191 88	39,121 31	13,607 00	80 00	6,283 78	11,086 48	61,106 20	23,165 75	377,732 40
Hartford.....	45,532 00	10,547 03	17,612 24	.....	1,483 78	1,140 56	5,749 30	7,075 98	89,140 89
Phoenix.....	885,213 16	171,142 15	131,174 26	.....	28,972 47	52,495 73	92,349 95	67,292 56	1,428,640 28
Travelers (Life)	336,206 35	43,214 44	.....	150 00	7,790 43	92,619 62	56,675 79	56,639 45	593,296 08
Totals.....	\$8,141,576 03	\$1,304,263 04	\$1,918,849 12	\$230 00	\$494,860 87	\$740,843 50	\$532,754 09	\$900,279 58	\$14,033,656 23
<i>Cos. of other States</i>									
Berkshire.....	\$327,095 62	\$206,893 27	\$99,844 92	.....	\$13,042 45	\$55,609 07	\$47,696 39	\$28,297 28	\$788,479 00
Equitable.....	4,440,233 83	866,705 65	1,740,169 81	\$91,579 76	165,169 84	1,133,281 77	523,099 66	1,080,019 62	10,040,259 94
Germania.....	939,898 22	145,714 62	204,871 50	10,042 00	9,483 50	193,891 45	130,343 19	60,158 09	1,694,402 57
Home.....	337,697 00	58,997 41	114,935 86	438 24	6,029 92	69,121 06	74,534 14	35,724 49	697,448 12
Homeopathic.....	61,699 50	64,547 59	5,236 92	.....	1,249 47	8,857 44	101,759 20	41,741 36	285,121 48
John Hancock.....	395,749 12	37,558 12	45,594 54	344 63	10,857 51	141,641 16	113,291 78	49,403 12	704,439 98
Manhattan.....	787,358 14	155,551 07	231,350 06	3,469 47	10,702 37	114,468 61	78,009 61	109,183 31	1,490,092 64
Massachusetts.....	499,020 00	100,724 24	221,929 01	.....	20,654 75	105,539 16	158,785 20	232,055 44	1,338,707 80
Metropolitan.....	1,287,765 13	80,665 01	53,934 93	.....	34,107 56	668,109 10	500,253 42	443,641 54	3,008,475 79
Mutual Benefit.....	2,641,048 33	678,218 31	1,120,379 47	12,356 32	148,345 76	428,571 55	149,936 02	70,028 29	5,248,884 05
Mutual.....	7,990,436 31	3,199,713 59	3,183,023 45	28,876 55	266,656 50	1,228,679 84	566,493 75	895,343 57	17,359,223 25
New York.....	3,740,874 11	1,350,460 21	1,691,268 59	899,270 84	127,109 25	1,430,265 69	169,399 86	612,871 57	10,321,520 12
Northwestern.....	1,536,835 39	322,365 23	778,593 39	.....	65,236 58	460,196 01	180,185 70	145,564 68	3,488,976 98
Penn.....	746,344 88	208,958 53	386,703 39	.....	47,286 57	131,394 98	162,264 00	77,555 09	1,760,507 44
Provident Sav.....	142,619 40	1,894 54	70,742 55	.....	2,810 02	56,098 64	20,636 72	25,178 09	319,979 96
State.....	281,775 90	40,332 50	121,360 60	.....	7,759 76	93,305 31	38,025 71	14,217 39	598,777 26
Union.....	793,559 70	55,857 38	60,259 61	.....	12,718 64	52,127 36	138,470 28	80,895 21	1,103,888 18
United States.....	387,765 11	111,979 93	.....	761 20	15,597 37	86,928 37	108,485 28	110,025 30	821,452 46
Vermont.....	16,500 00	8,489 98	3,010 71	.....	936 69	5,651 66	7,821 09	6,085 71	48,495 84
Washington.....	583,177 28	260,101 62	146,075 00	4,088 03	14,731 89	87,599 55	102,182 94	137,803 41	1,335,759 72
Totals.....	\$27,757,452 97	\$7,955,698 70	\$10,279,283 59	\$1,051,227 04	\$982,396 40	\$6,561,337 78	\$3,671,703 94	\$4,255,792 25	\$62,514,892 58
Grand Totals	\$35,899,029 00	\$9,259,961 74	\$12,198,132 62	\$1,051,457 04	\$1,477,257 27	\$7,302,181 28	\$4,204,458 03	\$5,156,071 83	\$76,548,548 81

Table 6.—INCOME, EXPENDITURES, PER CENTUM, ETC., FOR THE YEAR ENDING DECEMBER 31, 1885.

INCOME, EXPENDITURES, ETC.

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NAME OF COMPANY.	Paid Policy-holders.	All other Expenditures.	Total Expenditures.	Total Income.	P. C. of Expenditures to Income.	Total Claims Paid.	P. C. of Claims Paid to Income.
<i>Companies of Connecticut.</i>							
Aetna	\$3,119,471 92	\$666,393 27	\$3,785,865 19	\$4,579,874 87	82.66	\$2,272,374 55	49.62
Charter Oak	427,760 33	200,038 14	687,798 47	248,943 63	276.29	368,962 00	148.21
Connecticut General	126,219 94	68,451 02	194,671 36	251,023 05	77.55	100,279 39	39.95
Continental	5,824,584 18	1,101,927 38	6,926,511 56	7,691,213 17	90.53	3,959,816 70	51.75
Hartford	226,090 19	101,642 21	327,732 40	201,964 60	112.25	173,191 88	59.32
Phoenix	73,691 27	15,449 62	89,140 89	61,515 90	144.91	45,532 00	74.02
Travelers	1,187,329 57	241,110 71	1,428,640 28	1,316,055 85	108.55	885,213 16	67.26
Totals	379,570 79	213,725 29	593,296 08	1,229,762 42	48.25	336,206 35	27.34
<i>Companies of other States.</i>	\$11,364,918 19	\$2,668,738 04	\$14,033,656 23	\$15,630,353 49	89.78	\$8,141,576 03	52.09
Berkshire	\$633,833 81	\$154,645 19	\$788,479 00	\$838,703 77	91.82	\$327,095 62	38.09
Equitable	7,138,689 05	2,901,570 89	10,040,259 94	16,590,053 13	60.52	4,440,233 83	26.76
Germania	1,300,526 34	393,876 23	1,694,402 57	2,176,667 63	77.84	939,898 22	43.18
Home	512,038 51	185,409 61	697,448 12	836,257 02	83.40	337,697 00	40.38
Homoeopathic	131,484 01	153,637 47	285,121 48	242,722 60	117.47	61,699 50	25.42
John Hancock	389,246 41	315,193 57	704,439 98	806,317 81	87.36	395,749 12	37.92
Manhattan	1,777,728 74	312,363 90	1,490,092 64	1,559,983 61	93.73	787,358 14	49.52
Massachusetts	821,673 25	517,034 55	1,338,707 80	1,613,792 28	82.95	499,020 00	30.92
Metropolitan	1,422,364 17	1,646,111 62	3,068,475 79	3,528,877 39	86.95	1,287,765 13	36.49
Mutual Benefit	4,452,002 43	796,881 65	5,248,884 05	6,323,837 68	83.00	2,641,048 33	41.76
Mutual	14,402,049 90	2,957,173 32	17,359,223 25	20,214,954 28	85.86	7,990,436 31	39.52
New York	7,681,873 75	2,639,646 37	10,321,520 12	15,995,141 29	64.90	3,740,874 11	23.52
Northwestern	2,637,794 91	851,182 97	3,488,976 98	5,104,229 52	68.33	1,536,835 39	30.11
Penn.	1,342,006 80	418,500 64	1,760,507 44	2,370,213 20	74.28	746,344 88	31.84
Provident Savings	215,256 49	104,723 47	319,979 96	397,143 08	87.15	142,619 40	38.84
State	443,409 09	155,308 17	598,777 26	914,910 96	65.45	281,775 90	30.79
Union	819,676 69	284,211 49	1,103,888 18	1,030,654 65	107.10	703,559 70	68.26
United States	500,506 14	320,946 32	821,452 46	917,318 47	89.55	387,765 11	42.27
Vermont	28,000 69	20,495 15	48,495 84	66,207 54	73.25	16,500 00	24.92
Washington	993,441 93	342,317 37	1,335,759 72	1,846,457 56	72.34	583,177 28	31.58
Totals	\$47,043,662 21	\$15,471,230 37	\$62,514,892 58	\$83,304,443 47	75.04	\$27,757,452 97	33.32
Grand Totals	\$58,408,580 40	\$18,139,968 41	\$76,548,548 81	\$98,934,796 96	77.05	\$35,899,029 00	36.28

Table 7.—PREMIUM RECEIPTS, EXPENSES OF MANAGEMENT (EXCLUSIVE OF TAXES), FOR THE YEAR 1885.

NAME OF COMPANY.	Cash Premiums.	Note Premiums.	Premium Receipts.	Expenses of Management.	Commissions.	Total Income.	P. C. of Management Expense to Income.	P. C. of Commissions to Premiums Received.	P. C. of Notes to Premiums.
<i>Companies of Connecticut</i>									
Atna.....	\$2,718,903 22	\$126,588 19	\$2,845,491 41	\$484,467 77	\$300,119 77	\$4,579,874 87	10.58	10.54	4.44
Charter Oak.....	85,305 32	19,837 33	105,142 65	238,527 01	4,969 81	248,943 63	95.80	4.72	18.87
Connecticut General.	161,051 28	8,208 04	169,259 32	51,868 68	7,739 93	251,023 05	20.66	5.16	4.85
Connecticut.....	4,542,264 74		4,542,264 74	759,616 34	269,671 90	7,651,213 17	9.93	5.94	
Continental.....	182,598 49	9,441 47	192,039 96	95,358 43	11,086 48	291,964 60	32.66	5.77	4.91
Hartford.....	22,339 49		22,339 49	13,965 84	1,140 56	61,515 90	22.69	5.11	
Phenix.....	698,807 75	1,541 80	700,349 55	188,138 24	52,495 73	1,316,055 85	14.29	7.49	.22
Travelers (Life).....	846,298 38		846,298 38	205,934 86	92,619 62	1,229,762 42	16.74	10.94	
Totals.....	\$9,257,568 67	\$165,616 83	\$9,423,185 50	\$2,037,877 17	\$740,843 50	\$15,639,353 49	13.04	7.86	1.76
<i>Cos. of other States.</i>									
Berkshire.....	\$627,223 29	\$41,891 28	\$669,114 57	\$139,817 74	\$65,609 07	\$858,703 77	16.28	9.80	6.26
Equitable.....	13,401,679 22		13,401,679 22	2,729,401 05	1,133,281 77	16,590,553 13	16.45	8.42	
Germania.....	1,614,892 13		1,614,892 13	360,392 73	193,891 45	2,176,667 63	16.55	12.01	
Home.....	479,418 93	120,819 40	600,238 33	164,379 69	69,121 06	836,257 02	19.66	11.51	20.13
Homeopathic.....	188,825 76		188,825 76	145,138 00	8,857 44	242,722 60	59.79	4.69	
John Hancock.....	636,827 39	10,315 64	647,143 03	304,336 06	141,641 16	866,317 81	37.74	21.88	1.59
Manhattan.....	1,038,633 12		1,038,633 12	312,363 00	114,468 61	1,589,983 61	19.65	11.02	
Massachusetts.....	1,089,499 70	112,020 11	1,201,519 81	496,379 80	105,539 16	1,613,792 28	30.75	8.78	9.32
Metropolitan.....	3,402,044 01	12,480 59	3,414,524 60	1,577,004 06	668,109 10	3,528,877 39	44.69	19.56	.36
Mutual Benefit.....	4,044,187 18	416,934 84	4,461,122 02	648,535 86	428,571 55	6,323,837 68	10.25	9.61	9.35
Mutual.....	14,768,901 93		14,768,901 93	2,690,516 85	1,230,679 84	20,214,954 28	13.31	8.32	
New York.....	12,480,848 00		12,480,848 00	2,512,537 12	1,430,265 69	15,995,141 29	15.79	11.46	
Northwestern.....	3,785,045 20		3,785,045 20	785,946 37	460,196 01	5,104,229 52	15.39	12.16	
Penn.....	1,729,185 89	97,514 78	1,826,700 67	371,214 07	131,394 98	2,370,213 20	15.66	7.19	5.33
Provident Savings.....	360,918 31		360,918 31	101,913 45	56,098 64	367,143 08	27.76	15.54	
State.....	622,404 86	72,149 98	694,554 84	45,548 41	93,305 31	914,910 96	4.98	13.43	10.39
Union.....	668,997 57		668,997 57	271,492 85	52,127 36	1,030,654 65	26.34	7.79	
United States.....	660,389 03		660,389 03	274,638 95	86,928 37	917,318 47	29.94	13.16	
Vermont.....	51,180 90		51,180 90	16,558 46	5,651 06	66,207 54	25.01	11.04	
Washington.....	1,392,483 18		1,392,483 18	318,890 15	87,599 55	1,846,457 56	17.27	6.29	
Totals.....	\$63,103,585 60	\$884,126 62	\$63,987,712 22	\$4,267,005 57	\$6,561,337 78	\$83,304,443 47	17.13	12.54	1.38
Grand Totals.....	\$72,361,154 27	\$1,049,743 45	\$73,410,897 72	\$16,304,882 74	\$7,302,181 28	\$98,934,796 96	16.48	9.95	1.43

Table 8.—BUSINESS IN CONNECTICUT DURING THE YEAR ENDING DECEMBER 31, 1885.

NAME OF COMPANY.	Number of Policies Issued.	Amount Insured.	Whole Number in Force.	Amount Insured.	Premiums Collected.	Losses and Claims Paid.
<i>Companies of Connecticut.</i>						
Aetna.....	133	\$239,739 00	2,790	\$3,582,005 00	\$126,260 41	\$145,016 50
Charter Oak.....	19	14,475 00	755	863,908 00	9,565 17	27,674 00
Connecticut General.....	174	230,963 00	943	1,414,444 00	37,993 75	13,859 53
Connecticut.....	409	660,309 00	5,652	11,496,243 00	302,453 45	128,547 00
Continental.....	105	37,259 00	2,319	1,319,343 00	41,231 56	40,401 00
Hartford.....	.....	.....	144	207,644 00	2,658 00	11,500 00
Phoenix.....	116	143,957 00	2,216	2,532,543 00	95,757 53	94,378 00
Travelers (Life).....	123	282,297 00	759	1,258,695 00	65,737 73	10,199 29
Totals.....	1,079	\$1,608,999 00	15,578	\$22,674,825 00	\$681,657 60	\$471,575 32
<i>Companies of other States.</i>						
Berkshire.....	75	\$100,000 00	120	\$198,099 00	\$4,422 57	.....
Equitable.....	300	846,610 00	1,118	3,459,748 00	24,292 22	\$75,360 00
Germania.....	21	26,628 00	83	162,036 00	9,206 94	11,358 66
Home.....	9	15,728 00	321	555,646 00	15,367 12	21,660 00
Homeopathic.....	1,832	207,444 00	1,933	337,886 00	14,900 86	2,200 00
John Hancock.....	3,130	416,262 00	5,496	867,206 00	25,378 26	17,045 00
Manhattan.....	10	18,725 00	91	193,860 00	1,570 12	.....
Massachusetts.....	122	262,797 00	562	1,084,788 00	18,750 55	13,307 00
Metropolitan.....	13,560	4,000 00	18,864	2,223,308 00	86,528 51	39,921 88
Mutual Benefit.....	125	271,976 00	1,368	2,840,276 00	66,594 35	53,205 00
Mutual.....	424	1,140,065 00	4,774	12,359,101 00	420,433 91	360,960 00
New York.....	156	615,421 00	1,992	2,808,921 00	89,138 41	75,754 00
Northwestern.....	223	509,496 00	379	1,933,155 00	31,308 79	8,530 00
Penn.....	32	79,500 00	125	462,500 00	19,505 50	1,000 00
Provident Savings.....	56	200,000 00	65	244,000 00	2,928 26	.....
State.....	29	74,500 00	150	409,690 00	14,269 33	26,900 00
Union.....	8	12,137 49	114	188,855 56	5,057 86	1,684 97
United States.....	64	126,630 00	285	374,410 00	17,233 74	1,000 00
Vermont.....	9	11,500 00	9	11,500 00	349 91	.....
Washington.....	10	16,500 00	75	131,735 00	4,122 57	.....
Totals.....	20,195	\$4,955,919 49	36,724	\$29,946,720 56	\$871,359 78	\$709,886 51
Grand Totals.....	21,274	\$6,564,918 49	52,302	\$52,621,545 56	\$1,553,017 38	\$1,181,461 83

Table 9.—NUMBER AND AMOUNT OF POLICIES ISSUED DURING THE YEARS 1884 AND 1885.

NAME OF COMPANY.	1884.		1885.		INCREASE.		DECREASE.	
	Number of Policies Issued.	Amount.	Number of Policies Issued.	Amount.	Number.	Amount.	Number.	Amount.
<i>Companies of Connecticut.</i>								
Aetna.....	4,470	\$8,022,998	5,726	\$11,111,960	1,256	\$3,088,962	.....	.....
Charter Oak.....	250	179,215	180	139,275	.....	.....	70	\$39,940
Connecticut General.....	756	1,030,903	693	1,010,378	.....	.....	63	11,525
Connecticut.....	2,861	6,159,931	3,752	9,007,390	891	2,847,459	.....	.....
Continental.....	1,282	1,782,152	998	1,220,534	.....	.....	284	561,618
Hartford.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix.....	1,475	2,061,519	1,271	1,690,227	.....	.....	.....	.....
Travelers (Life).....	2,436	5,581,809	2,809	5,893,682	373	311,873	204	371,292
Totals.....	13,530	\$24,818,527	15,429	\$30,082,446	1,899	\$5,263,919	.....	.....
<i>Companies of other States.</i>								
Berkshire.....	1,176	\$2,725,464	1,583	\$3,824,092	407	\$1,098,628	.....	.....
Equitable.....	19,563	79,773,400	23,068	94,302,534	4,405	14,529,134	.....	.....
Germania.....	2,488	4,171,354	2,870	4,886,016	382	714,662	.....	.....
Home.....	1,178	2,194,513	1,441	2,791,571	263	597,058	.....	.....
Homeopathic.....	19,619	2,164,802	30,594	3,545,796	10,975	1,380,994	.....	.....
John Hancock.....	44,066	5,794,968	60,892	8,269,972	16,826	2,475,004	.....	.....
Manhattan.....	1,551	4,440,814	1,820	4,490,590	269	49,776	.....	.....
Massachusetts.....	2,213	6,343,270	2,587	8,014,308	374	1,671,038	.....	.....
Metropolitan.....	534,368	59,744,713	510,345	57,996,892	.....	.....	24,023	\$1,747,821
Mutual Benefit.....	5,235	13,555,797	5,651	14,826,354	416	1,270,557	.....	.....
Mutual.....	11,194	34,675,989	14,321	46,502,894	3,127	11,826,905	.....	.....
New York.....	17,405	58,410,028	18,566	68,521,452	1,161	10,111,424	.....	.....
Northwestern.....	6,734	17,567,386	9,034	26,259,387	2,300	8,692,001	.....	.....
Penn.....	2,630	6,124,930	3,883	8,430,635	1,253	2,305,705	.....	.....
Provident Savings.....	2,201	8,866,400	3,138	13,881,600	937	5,075,200	.....	.....
State.....	1,004	2,963,000	1,342	4,132,316	338	1,169,316	.....	.....
Union.....	1,994	3,805,166	2,307	4,235,848	313	430,682	.....	.....
United States.....	1,616	3,880,320	1,582	4,059,260	.....	.....	34	178,940
Vermont.....	.....	.....	381	363,285	.....	.....	.....	.....
Washington.....	2,791	6,158,617	2,408	5,318,665	381	363,285	383	839,952
Totals.....	679,026	\$323,300,931	698,713	\$384,653,467	19,687	\$61,352,536	.....	.....
Grand Totals.....	692,556	\$348,119,458	714,142	\$414,735,913	21,586	\$66,616,455

OUTSTANDING INSURANCE.

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Table 10.—SUMMARY OF OUTSTANDING INSURANCE OF THE COS., AS REPORTED DEC. 31, 1884 AND 1885.

NAME OF COMPANY.	Classification, No. of Policies.			Amount out. Dec. 31, 1885.		Amount out. Dec. 31, 1884.		Increase in 1885.		Decrease in 1885.	
	Whole Life.	Endow-ment.	All other Policies.	Total Number.	Total Amount.	Total Number.	Total Amount.	Number.	Amount.	Number.	Amount.
<i>Companies of Conn.</i>											
Aetna.....	36,580	20,142	4,715	61,437	\$87,791,243	60,286	\$84,663,591	1,151	\$3,127,652	.....	.....
Charter Oak.....	7,385	997	896	9,278	9,670,931	9,004	10,704,902	.....	.....	626	\$1,033,971
Conn. General.....	3,448	951	55	4,454	6,456,465	4,369	6,339,164	85	117,301	.....	.....
Connecticut.....	57,501	5,494	.....	62,995	151,391,588	62,934	152,230,685	61	.....	.....	929,097
Continental.....	6,609	1,079	481	8,169	8,145,416	8,479	8,714,528	.....	.....	310	569,112
Hartford.....	1,051	27	92	1,170	1,455,872	1,267	1,587,787	.....	.....	97	131,915
Phoenix.....	13,000	5,368	39	18,407	26,237,240	18,912	27,323,118	.....	.....	505	1,005,878
Travelers.....	12,465	4,010	95	16,570	29,866,131	15,340	27,248,814	1,230	2,477,317	.....	.....
Totals.....	138,039	38,068	6,373	182,480	\$320,864,886	181,491	\$318,812,589	989	\$2,052,297	.....	.....
<i>Cos. of other States.</i>											
Berkshire.....	3,691	2,965	431	7,087	\$16,209,314	6,734	\$15,010,306	353	\$1,199,008	.....	.....
Equitable.....	83,702	11,125	1,045	95,872	357,338,246	83,999	399,409,171	12,173	47,929,075	.....	.....
Germania.....	25,780	13,921	494	40,195	41,816,594	38,607	40,622,158	1,588	1,194,436	.....	.....
Home.....	6,810	2,631	6	9,447	17,819,416	8,968	16,957,595	479	861,821	.....	.....
Homeopathic.....	30,725	2,494	118	33,337	5,575,576	17,996	4,068,085	15,341	1,507,491	.....	.....
John Hancock.....	111,167	1,484	525	113,176	21,466,371	85,925	17,864,710	27,251	3,601,661	.....	.....
Manhattan.....	10,449	2,032	.....	12,481	34,467,139	12,053	33,997,130	428	470,009	.....	.....
Massachusetts.....	10,601	3,967	1,053	15,621	37,965,158	14,735	34,665,107	886	3,300,051	.....	.....
Metropolitan.....	83,764	96	55	83,915	96,497,237	675,447	77,658,420	158,468	18,838,817	.....	.....
Mutual Benefit.....	94,540	8,028	2,272	51,840	139,416,807	50,361	135,843,543	1,485	3,573,264	.....	.....
Mutual.....	41,541	26,330	11	120,882	368,952,337	114,804	351,789,286	6,078	17,163,051	.....	.....
New York.....	58,278	23,290	4,850	86,418	259,674,500	78,047	229,382,586	8,371	30,291,914	.....	.....
Northwestern.....	38,218	11,451	431	50,100	110,710,861	45,948	98,793,982	4,152	11,916,879	.....	.....
Penn.....	12,054	7,709	71	19,834	47,089,223	17,743	43,979,860	2,091	4,009,363	.....	.....
Provident Savings.....	175	78	6,013	6,266	25,151,290	3,951	14,038,171	2,315	11,113,125	.....	.....
State.....	3,844	3,476	.....	7,320	18,367,467	6,242	15,832,144	778	2,535,323	.....	.....
Union.....	5,743	6,444	1,774	13,961	24,567,438	13,832	24,282,745	129	284,693	.....	.....
United States.....	8,368	1,509	308	10,185	20,153,853	10,132	19,769,804	53	383,989	.....	.....
Vermont.....	487	654	36	1,177	1,407,149	.....	.....	1,177	1,407,149	.....	.....
Washington.....	8,899	6,403	23	15,385	33,956,324	15,043	33,334,672	342	621,652	.....	.....
Totals.....	1,388,842	135,847	19,516	1,544,205	\$1,679,502,306	1,300,267	\$1,517,299,535	244,938	\$162,202,771	.....	.....
Grand Totals,	1,526,881	173,915	25,889	1,726,685	\$2,000,367,192	1,481,758	\$1,836,112,124	245,927	\$164,255,068	.....	.....

TERMINATION AND PER CENTUM OF POLICIES.

Table 11.—TERMINATION OF POLICIES, NUMBER, AMOUNT, AND PER CENT.

NAME OF COMPANY.	BY DEATH.			BY MATURITY.			BY EXPIRY.			BY SURRENDER.		
	No.	Amount.	PER CENT.	No.	Amount.	PER CENT.	No.	Amount.	PER CENT.	No.	Amount.	PER CENT.
			No. Amt.			No. Amt.			No. Amt.			No. Amt.
<i>Companies of Connecticut.</i>												
Aetna.....	841	\$1,269,466	18.38	15.90	939	\$876,720	20.52	10.98	168	\$418,100	3.67	5.24
Charter Oak.....	190	300,098	23.23	25.31	146	91,360	17.85	7.71	.....	.....	.....	.....
Connecticut General.....	43	85,084	7.07	9.43	73	110,090	12.01	12.20	.....	.....	.....	.....
Connecticut.....	1,119	3,079,747	30.32	30.99	433	788,735	11.73	7.94	10	19,500	.27	.20
Continental.....	80	86,986	6.12	4.86	146	99,354	11.16	5.55	4	15,350	.31	.86
Hartford.....	20	38,820	18.52	26.45	5	5,352	4.63	3.65	26	43,000	24.07	29.29
Phoenix.....	311	595,137	17.51	20.87	302	328,675	17.	12.13	.....	.....	.....	.....
Travelers.....	155	256,126	9.82	7.50	64	67,374	4.05	1.97	11	19,500	.70	.57
Totals.....	2,759	\$5,681,464	19.08	20.24	2,108	\$2,367,660	14.58	8.43	219	\$515,450	1.51	1.84
<i>Companies of other States.</i>												
Berkshire.....	86	\$181,810	6.99	6.93	88	\$143,603	7.15	5.47	93	\$155,900	7.56	5.94
Equitable.....	1,067	4,272,271	9.05	8.89	143	372,585	1.21	.77	52	195,975	.44	.41
Germania.....	372	717,773	19.09	18.59	152	249,119	7.80	6.45	16	8,619	.82	.22
Home.....	122	227,388	12.68	11.78	64	110,309	6.65	5.72	.....	.....	.....	.....
Homeopathic.....	232	39,404	1.52	1.93	10	6,532	.07	.32	33	86,084	.22	4.22
John Hancock.....	1,279	223,373	3.80	4.78	70	84,254	.21	1.80	135	272,650	.40	5.84
Manhattan.....	243	711,178	17.46	17.69	44	77,149	3.16	1.92	1	2,500	.07	.06
Massachusetts.....	181	381,332	10.64	8.09	92	101,253	5.41	2.15	197	449,200	11.58	9.53
Metropolitan.....	13,801	1,279,776	3.92	3.27	12	8,120	.003	.02	.....	.....	.....	.....
Mutual Benefit.....	810	2,391,334	19.44	21.25	118	260,300	2.83	2.31	430	1,159,900	10.32	10.31
Mutual.....	1,611	5,071,576	19.54	17.29	789	1,767,806	9.57	6.03	4	5,099,800	.05	17.38
New York.....	881	2,881,933	8.64	7.71	419	728,114	4.11	1.90	202	2,000	1.98	.005
Northwestern.....	460	1,007,761	9.42	7.03	329	496,024	6.74	3.46	18	2,777,028	.37	19.36
Penn.....	230	644,959	12.83	14.57	39	54,895	2.18	1.24	5	9,500	.28	.21
Provident Savings.....	45	127,375	5.47	4.60	.....	.....	.....	.....	579	1,904,175	70.35	70.95
State.....	84	223,121	14.89	13.97	30	63,155	5.32	3.95	7	141,000	12.59	8.83
Union.....	185	407,006	8.50	10.30	196	233,580	9.	5.91	264	484,145	12.12	12.25
United States.....	177	309,053	11.58	8.41	58	82,312	3.79	2.24	15	47,000	.98	1.28
Vermont.....	7	19,060	1.91	4.37	1	1,000	.27	.26	9	11,000	2.46	2.82
Washington.....	177	397,762	8.56	8.47	81	144,169	3.92	3.07	.....	.....	.....	.....
Totals.....	22,050	21,512,345	4.83	9.53	2,735	\$4,984,279	.60	2.21	2,124	12,866,476	.47	5.70
Grand Totals.....	24,809	27,193,809	5.27	10.71	4,843	\$7,351,939	1.03	2.90	2,343	13,381,926	.50	5.27

* Including \$5,082,800 of additions terminated by death, maturity, surrender and lapse. † This number includes 201 annuity bonds, discovered too late for rectification, runs through all the policy-number tabulations of this Company.—J. H. S.

The same clerical error.

Table 12.—NUMBER AND AMOUNT OF CLAIMS BY DEATH, DURING THE YEARS 1883, 1884, 1885.

NAME OF COMPANY.	Commenced Business.	1883.		1884.		1885.		1883.		1884.		1885.	
		No. of Claims.	Amount.	No. of Claims.	Amount.	No. of Claims.	Amount.	P. C. of Claims to Mean No. of Policies.	P. C. of Loss to Mean Amount Insured.	P. C. of Claims to Mean No. of Policies.	P. C. of Loss to Mean Amount Insured.	P. C. of Claims to Mean No. of Policies.	P. C. of Loss to Mean Amount Insured.
Mutual	1843	1,382	\$44,409,491	1,432	\$4,331,231	1,611	\$5,071,576	1.27	1.31	1.27	1.25	1.37	1.41
Mutual Benefit	1845	711	2,106,991	708	2,130,255	810	2,391,334	1.47	1.64	1.42	1.58	1.58	1.73
New York	1845	787	2,408,636	769	2,340,995	881	2,881,933	1.22	1.30	1.04	1.07	1.07	1.18
State	1845	57	121,969	61	141,743	84	223,121	.52	.93	1.02	.95	1.21	1.30
Connecticut	1846	1,114	2,867,489	1,120	2,701,259	1,119	3,079,747	1.75	1.84	1.77	1.79	1.79	2.03
Penn.	1847	209	601,625	211	519,467	230	644,059	1.33	1.51	1.23	1.22	1.18	1.40
Union	1849	202	377,547	175	352,384	185	407,006	1.43	1.54	1.26	1.44	1.33	1.61
Attna.	1850	819	1,302,806	798	1,303,066	841	1,269,466	1.37	1.55	1.32	1.61	1.38	1.47
Charter Oak	1850	208	294,279	188	240,985	190	300,098	1.78	2.25	1.82	2.12	1.98	2.94
Manhattan	1850	230	687,171	214	606,047	243	711,178	1.99	2.09	1.80	1.88	1.98	2.08
United States	1850	154	283,304	160	316,443	177	309,053	1.56	1.56	1.59	1.62	1.74	1.60
Berkshire	1851	77	208,147	71	154,944	86	181,810	1.25	1.53	1.08	1.06	1.24	1.16
Massachusetts	1851	174	426,995	154	342,262	181	381,332	1.25	1.35	1.06	1.01	1.19	1.05
Phoenix	1851	345	525,015	305	573,612	311	565,137	1.79	1.86	1.60	2.08	1.66	2.11
Northwestern	1858	424	990,692	436	904,439	460	1,007,761	1.00	1.13	.97	.95	.96	.96
Equitable	1859	844	3,072,232	936	3,674,759	1,067	4,272,271	1.20	1.21	1.18	1.26	1.19	1.28
Home	1860	97	205,921	118	240,051	122	227,388	1.13	1.26	1.32	1.42	1.33	1.31
Germania	1860	349	606,072	327	606,772	372	717,773	1.23	1.58	.88	1.51	.94	1.74
Washington	1860	158	336,289	173	433,170	177	397,762	1.14	1.16	1.17	1.33	1.16	1.18
John Hancock	1862	878	1,62,661	1,064	206,460	1,279	223,373	1.43	1.07	1.37	1.23	1.28	1.14
Continental	1864	91	125,565	74	110,592	80	86,986	1.11	1.53	.88	1.28	.96	1.03
Conn. General	1865	48	87,639	31	44,135	43	85,084	1.19	1.47	.72	.71	.97	1.33
Travelers	1866	123	235,001	137	228,814	155	256,126	.88	1.30	.92	.88	.97	.90
Hartford	1867	29	48,100	14	20,960	20	38,820	2.03	2.63	1.07	1.27	1.64	2.55
Metropolitan	1867	7,159	631,639	10,955	970,372	13,801	1,279,776	1.64	1.18	1.81	1.37	1.83	1.47
Homeopathic	1868	47	35,610	142	62,674	232	39,404	.78	1.12	1.10	1.70	.90	.82
Vermont	1869	.....	.....	.....	.....	7	17,060	.....	.....	.....	.....	.60	1.21
Provident Savings	1875	22	24,875	21	77,875	45	127,375	1.07	.52	.66	.74	.88	.64
Totals .....	.....	16,738	\$23,257,761	20,794	\$23,755,766	24,809	\$27,193,809	1.46	1.41	1.50	1.34	1.55	1.42

* Not including additions terminated by death.

Table 13.—PREMIUM NOTE ACCOUNT, DEC 31, 1884 & 1885, SHOWING INCREASE OR DECREASE IN EACH YEAR.

NAME OF COMPANY.	1884.				1885.			
	Premium Notes, Dec. 31, 1884.	Increase or De- crease, 1884.	Premium Notes, Dec. 31, 1885.	Increase or De- crease, 1885.	P. C. of Notes to Prem. Reserve.	P. C. of Notes to Gross Assets.	P. C. of Notes to Prem. Reserve.	P. C. of Notes to Gross Assets.
<i>Companies of Connecticut.</i>								
Atina	\$1,940,585 42	—\$163,711 05	\$1,774,459 17	—\$166,126 25	8.01	6.54	7.16	5.81
Charter Oak	1,215,467 53	—95,630 11	1,050,435 57	—105,031 96	26.83	28.77	24.23	27.60
Connecticut General	91,229 85	—2,273 43	87,387 92	—3,841 93	8.16	6.24	7.70	5.73
Connecticut	2,624,723 57	—224,542 93	2,430,563 01	—194,160 56	5.42	4.91	4.96	4.47
Continental	483,516 02	—18,781 68	450,935 76	—32,580 26	23.18	21.80	21.79	20.73
Hartford	1,499,646 59	—126,987 12	1,267,989 89	—141,656 70	15.19	13.38	14.01	12.15
Phoenix								
Travelers								
Totals	\$7,765,168 98	—\$631,926 32	\$7,061,771 32	—\$703,397 66	8.16	7.18	7.23	6.42
<i>Companies of other States.</i>								
Berkshire	\$141,898 18	—\$1,635 26	\$142,455 24	+ \$557 06	4.36	3.78	4.30	3.75
Equitable								
Germania								
Home	689,086 83	—24,300 77	669,146 25	—\$19,940 58	16.57	12.63	15.53	11.85
Homeopathic								
John Hancock	136,439 23	—16,669 46	124,909 03	—11,530 20	5.75	5.20	5.07	4.54
Manhattan	1,221,015 46	—65,730 30	1,137,136 15	—83,879 31	13.59	11.05	12.43	10.19
Massachusetts	548,844 86	—13,706 03	540,043 60	—8,801 26	7.92	7.27	7.32	6.66
Metropolitan	160,771 43	—13,440 85	155,671 22	—5,100 21	9.02	6.98	6.96	5.59
Mutual Benefit	4,136,977 45	+113,552 51	4,207,348 22	+70,370 77	11.80	10.71	11.67	10.62
Mutual								
New York	440,067 12	—21,378 45	416,034 15	—24,032 97	.83	.75	.73	.62
Northwestern	1,266,687 91	—121,378 50	1,156,215 05	—110,472 86	6.81	5.63	5.79	4.77
Penn.	617,363 84	—2,459 29	589,077 54	—28,286 30	7.67	6.40	6.79	5.68
Provident Savings	563 55	+101 36	563 55	.....	1.07	.31	.71	.25
State	59,769 76	+17,283 15	72,149 98	+12,380 22	2.12	1.68	2.32	1.86
Union	737,590 00	—26,481 00	668,166 00	—69,424 00	12.91	11.69	11.81	10.95
United States	122,931 32	—18,378 34	145,913 31	+22,981 99	2.60	2.38	3.04	2.68
Vermont								
Washington								
Totals	\$10,280,006 94	—\$189,702 65	\$10,024,829 29	—\$255,177 65	3.26	2.87	2.99	2.60
Grand Totals	\$18,045,175 92	—\$821,628 97	\$17,086,600 61	—\$958,575 31	4.40	3.87	3.96	3.45

Table 14.—SHOWING THE NUMBER, AMOUNT AND VALUE OF POLICIES IN FORCE DECEMBER 31, 1885.

NAME OF COMPANY.	No. of Policies.	ADDITIONS.		TOTALS.		REINSURANCE.		NET INSURANCE OUTSTANDING.	
		Amount.	Value.	Amount.	Value.	Amount.	Value.	Amount.	Value.
<i>Cos. of Conn.</i>									
Atlas	61,437	\$87,791,243	\$24,844,629	\$87,791,243	\$24,844,629	\$114,629	\$50,281	\$87,676,614	\$24,794,348
Charter Oak	9,278	9,670,931	4,336,015	9,670,931	4,336,015	.....	.....	9,670,931	4,336,015
Conn. General	4,454	6,456,465	1,147,177	6,456,465	1,147,177	116,380	13,291	6,340,085	1,133,886
Connecticut	62,995	151,301,588	48,960,749	151,301,588	48,960,749	.....	.....	151,301,588	48,960,749
Continental	8,169	8,145,416	2,069,586	8,145,416	2,069,586	23,500	831	8,121,916	2,068,755
Hartford	1,170	1,451,663	569,613	1,455,872	572,008	18,023	4,473	1,437,849	567,535
Phoenix	18,407	26,100,465	8,977,840	26,237,240	108,151	6,946	.....	26,129,089	9,049,446
Travelers	16,570	29,806,131	5,454,062	29,806,131	5,454,062	127,080	21,617	29,679,051	5,432,445
Totals	182,480	\$320,723,902	\$96,359,671	\$320,864,886	\$96,440,618	\$507,763	\$97,439	\$320,357,123	\$96,343,179
<i>Cos. of other States.</i>									
Berkshire	7,087	\$16,081,243	\$3,254,573	\$16,209,314	\$3,325,640	\$96,375	\$15,264	\$16,112,939	\$3,310,376
Equitable	95,872	352,060,815	48,935,845	357,338,246	52,263,723	.....	.....	357,338,246	52,263,723
Germania	40,195	41,816,594	10,321,730	41,816,594	10,321,730	.....	.....	41,816,594	10,321,730
Home	9,447	17,786,489	4,288,558	17,819,416	4,308,047	.....	.....	17,819,416	4,308,047
Homeopathic	33,337	5,575,576	635,509	5,575,576	635,509	15,640	5,165	5,559,936	630,344
John Hancock	113,176	21,466,371	2,466,706	21,466,371	2,466,706	22,052	4,293	21,444,319	2,452,413
Manhattan	12,481	34,467,139	9,146,964	34,467,139	9,146,964	.....	.....	34,467,139	9,146,964
Massachusetts	15,621	37,949,537	7,415,005	37,965,158	7,421,808	523,485	47,446	37,441,673	7,374,362
Metropolitan	833,915	96,497,237	2,234,972	96,497,237	2,234,972	.....	.....	96,497,237	2,234,972
Mutual Benefit	51,846	139,416,807	36,036,899	139,416,807	36,036,899	.....	.....	139,416,807	36,036,899
Mutual	120,882	342,198,568	84,589,599	368,952,337	100,472,145	.....	.....	368,952,337	100,472,145
New York	86,418	255,912,250	54,424,069	259,674,500	56,687,509	4,271,450	390,314	255,493,050	56,297,195
Northwestern	50,100	110,710,861	19,942,282	110,710,861	19,942,282	.....	.....	110,710,861	19,942,282
Penn	19,834	47,989,223	8,667,917	47,989,223	8,667,917	.....	.....	47,989,223	8,667,917
Provident Sav	6,266	25,151,296	79,066	25,151,296	79,066	.....	.....	25,151,296	79,066
State	7,020	18,204,791	3,000,183	18,367,467	3,105,631	113,500	3,418	18,253,967	3,102,213
Union	13,961	24,567,437	5,661,033	24,567,437	5,661,033	86,778	2,891	24,480,659	5,658,142
United States	10,185	20,153,853	4,837,876	20,153,853	4,837,876	199,200	39,630	19,954,653	4,798,246
Vermont	1,177	1,407,149	201,852	1,407,149	201,852	20,685	2,195	1,386,404	199,657
Washington	15,385	32,983,582	6,673,855	33,956,324	7,222,310	.....	.....	33,956,324	7,222,310
Totals	1,544,295	1,642,396,818	312,815,393	1,679,592,395	335,039,619	5,349,105	510,616	1,674,153,140	334,529,003
Grand Totals	1,726,685	1,963,120,720	499,175,064	2,000,367,101	431,480,237	5,856,928	608,955	1,994,510,263	430,872,182

Table 15.—AVERAGE AMOUNT AND AVERAGE VALUE OF EACH POLICY IN THE COMPANIES.

NAME OF COMPANY.	Commenced Business.	1881.		1882.		1883.		1884.		1885.	
		Av. Amt. of each Policy.	Average Value.	Av. Amt. of each Policy.	Average Value.	Av. Amt. of each Policy.	Average Value.	Av. Amt. of each Policy.	Average Value.	Av. Amt. of each Policy.	Average Value.
Companies of Connecticut.											
Atna.....	1850	\$1,378	\$387	\$1,397	\$390	\$1,409	\$393	\$1,404	\$402	\$1,427	\$404
Charter Oak.....	1850	1,110	403	1,118	421	1,123	441	1,081	458	1,042	467
Connecticut General.....	1865	1,498	280	1,463	269	1,437	260	1,451	256	1,423	255
Connecticut.....	1846	2,488	717	2,468	716	2,460	751	2,419	769	2,402	777
Continental.....	1864	950	296	979	268	1,025	252	1,028	246	994	253
Hartford.....	1867	1,271	370	1,560	407	1,250	434	1,253	461	1,229	485
Phoenix.....	1851	1,483	468	1,460	482	1,450	492	1,440	491	1,420	491
Travelers.....	1866	1,629	297	1,694	302	1,732	312	1,781	321	1,791	328
Totals.....		\$1,759	\$501	\$1,765	\$509	\$1,765	\$516	\$1,757	\$524	\$1,756	\$528
Companies of other States.											
Berkshire.....	1851	.....	.....	.....	.....	\$2,198	\$498	\$2,229	\$482	\$2,273	\$467
Equitable.....	1859	\$3,453	\$629	\$3,545	\$604	3,659	577	3,697	562	3,727	545
Germania.....	1860	1,294	305	1,231	291	1,116	266	1,052	256	1,040	257
Home.....	1860	1,904	481	1,897	472	1,897	456	1,891	464	1,886	455
Homeopathic.....	1868	1,211	226	716	133	423	76	226	32	166	19
John Hancock.....	1862	328	55	269	43	229	34	208	28	188	22
Manhattan.....	1850	2,853	752	2,845	754	2,831	755	2,821	746	2,761	733
Massachusetts.....	1851	2,231	461	2,242	474	2,274	463	2,348	470	2,397	472
Metropolitan.....	1867	139	8	127	5	119	3	115	3	116	3
Mutual Benefit.....	1845	2,731	687	2,710	688	2,710	695	2,697	696	2,689	695
Mutual.....	1843	3,113	859	3,103	850	3,089	842	3,064	842	3,052	831
New York.....	1845	2,736	728	2,774	711	2,801	682	2,939	661	2,955	652
Northwestern.....	1858	1,987	415	2,040	404	2,102	403	2,150	405	2,210	398
Penn.....	1847	.....	.....	2,532	458	2,519	451	2,479	453	2,420	437
Provident Savings.....	1875	1,223	26	1,539	33	2,916	20	3,553	13	4,014	13
State.....	1845	.....	.....	2,326	469	2,480	458	2,536	453	2,600	442
Union.....	1849	1,755	423	1,753	411	1,747	410	1,756	413	1,754	405
United States.....	1850	1,731	466	1,747	471	1,899	469	1,951	467	1,960	471
Vermont.....	1869	.....	.....	.....	.....	.....	.....	.....	.....	1,178	169
Washington.....	1860	2,168	465	2,193	447	2,218	448	2,216	452	2,207	469
Totals.....		\$1,737	\$407	\$1,474	\$332	\$1,273	\$273	\$1,167	\$242	\$1,085	\$217
Grand Totals.....		\$1,742	\$428	\$1,525	\$364	\$1,343	\$308	\$1,239	\$276	\$1,155	\$249

Table 16.—ANNUAL RATE PER CENT. OF INTEREST RECEIVED ON MEAN AMOUNT OF ASSETS HELD BY LIFE INS. COMPANIES TRANSACTING BUSINESS IN CONNECTICUT FOR THE PAST DECADE, ENDING DEC. 31, 1885.

NAME OF COMPANY.	1885.	1884.	1883.	1882.	1881.	1880.	1879.	1878.	1877.	1876.
<i>Companies of Connecticut.</i>										
Aetna.....	5.62	5.11	5.50	5.50	5.41	5.99	7.21	6.36	6.40	6.35
Charter Oak.....	3.57	3.84	5.51	6.40	6.74	5.33	4.46	6.86	6.27	5.41
Connecticut General.....	5.48	5.35	5.40	5.47	5.17	5.18	5.19	5.50	5.34	5.70
Connecticut.....	5.47	5.24	5.37	5.12	5.86	5.69	6.02	5.50	5.71	6.46
Continental.....	4.56	3.16	3.30	2.92	4.06	3.29	4.84	2.86	4.24	4.15
Hartford.....	4.58	5.11	4.24	4.57	5.41	7.87	5.02	5.73	6.19	6.19
Phoenix.....	5.87	5.66	6.04	6.02	6.47	6.51	6.10	6.15	5.62	6.51
Travelers.....	6.09	5.73	4.94	5.72	5.87	5.81	5.53	6.38	6.88	6.72
Average rate.....	5.49	5.17	5.40	5.36	5.81	5.78	6.39	6.37	5.91	6.21
<i>Companies of other States.</i>										
Berkshire.....	4.99	4.93	4.98	.....	.....	.....	.....	.....	.....	.....
Equitable.....	5.08	5.41	5.21	5.25	5.59	4.57	5.42	4.92	5.76	5.77
Germania.....	5.02	4.94	5.01	5.00	4.95	5.16	5.46	5.90	6.69	5.74
Home.....	4.29	4.74	4.92	5.03	5.22	4.82	5.89	6.15	5.66	5.97
Homoeopathic.....	4.22	5.29	5.08	4.99	5.25	7.71	5.42	5.80	5.91	6.04
John Hancock.....	5.44	5.20	5.28	5.79	6.69	6.18	5.78	6.64	5.73	6.31
Manhattan.....	4.55	5.01	5.52	5.91	5.65	5.77	5.46	5.72	6.02	.....
Massachusetts.....	5.27	5.56	5.70	5.55	5.86	5.40	4.94	4.54	4.87	5.62
Metropolitan.....	4.49	4.64	5.10	5.42	5.97	5.97	6.58	6.13	5.06	5.41
Mutual Benefit.....	4.75	4.66	4.96	5.03	5.07	5.44	5.45	5.81	5.94	6.22
Mutual.....	5.14	5.13	5.08	5.28	5.43	5.41	5.65	5.54	5.85	6.07
New York.....	4.92	5.03	5.20	5.66	5.55	5.57	5.34	5.42	5.45	6.79
Northwestern.....	5.64	5.85	5.87	6.10	6.44	6.98	7.12	7.07	7.58	7.34
Penn.....	5.19	5.19	5.00	5.43	.....	.....	.....	.....	.....	.....
Provident Savings.....	3.07	3.14	3.29	3.25	8.79	6.16	.....	.....	5.71	.....
State.....	4.64	4.75	4.49	3.89	.....	.....	.....	.....	.....	.....
Union.....	5.82	4.26	4.25	4.14	4.32	4.87	4.88	4.43	6.01	5.62
United States.....	4.84	4.94	5.24	5.23	5.07	5.35	5.59	5.61	5.97	6.04
Vermont.....	5.27	.....	.....	.....	.....	.....	.....	.....	.....	.....
Washington.....	5.37	4.78	4.98	5.53	5.30	5.44	5.21	5.13	5.57	5.19
Average rate.....	5.05	5.11	5.16	5.35	5.44	5.38	5.60	5.57	5.92	6.19
Whole average.....	5.15	5.13	5.21	5.35	5.54	5.49	5.82	5.79	5.92	6.20

Table 17.—SUMMARY COMPARISON.

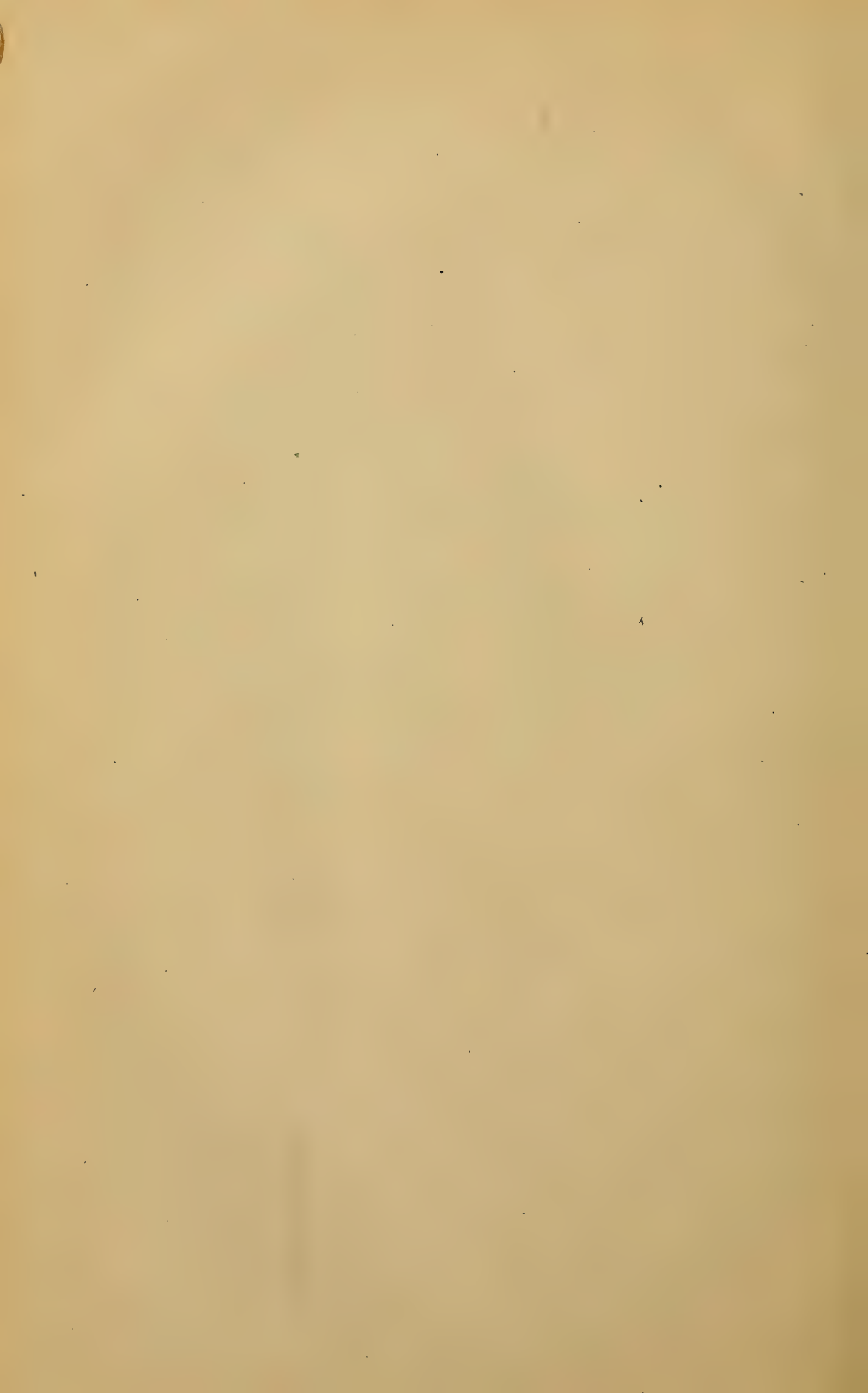
Of Assets, Liabilities, Premium Reserve, and Net Surplus from 1868 to 1886.

LIFE COMPANIES OF CONNECTICUT.

Year.	No. of Cos.	Gross Assets.	Liabilities without regard to Capital.	Surplus without regard to Capital.	Premium Reserve.	Ratio of Assets to Liabilities.	Ratio of Assets to Pr. Res.
1868	9	\$45,057,482	\$34,332,242	\$10,735,240	\$33,095,981	1.3923	1.4523
1869	9	57,472,951	43,078,693	14,394,258	41,880,821	1.3248	1.3734
1870	9	65,701,233	51,836,007	13,865,226	49,942,670	1.2612	1.3137
1871	10	71,664,483	61,582,030	10,082,453	59,071,534	1.1581	1.2095
1872	10	78,871,840	70,367,409	8,504,431	67,938,094	1.1208	1.1511
1873	10	86,265,885	78,930,481	7,335,404	76,191,451	1.0921	1.1322
1874	10	93,225,533	84,567,161	8,658,372	82,314,903	1.1022	1.1325
1875	10	98,964,945	90,342,159	8,622,786	88,036,176	1.0954	1.1241
1876	9	103,442,268	94,607,428	8,834,840	91,923,607	1.0934	1.1253
1877	8	92,525,077	83,407,232	9,117,845	80,682,885	1.093	1.1468
1878	8	102,264,116	93,359,508	8,904,608	89,748,506	1.0954	1.1394
1879	8	102,965,558	93,590,353	9,375,206	90,538,501	1.1001	1.1372
1880	8	104,132,874	94,097,058	10,035,816	91,316,664	1.1066	1.1403
1881	8	105,457,728	94,657,538	10,800,190	91,771,407	1.1141	1.1492
1882	8	107,712,170	96,286,495	11,425,675	93,232,582	1.1186	1.1553
1883	8	106,871,629	96,147,577	10,724,052	93,917,532	1.1115	1.1379
1884	8	108,115,725	97,153,763	10,961,962	95,163,065	1.1128	1.1361
1885	8	109,944,181	98,152,414	11,791,767	96,343,179	1.1201	1.1412

LIFE COMPANIES OF OTHER STATES.

1868	28	98,910,711	87,934,164	10,976,547	82,081,841	1.1248	1.2050
1869	28	124,518,931	112,388,476	12,130,445	105,138,346	1.1079	1.1845
1870	28	145,847,834	134,667,429	11,180,505	127,389,224	1.0838	1.1440
1871	28	166,813,723	153,266,594	13,547,129	147,381,958	1.0883	1.1311
1872	23	172,766,987	162,149,078	10,617,909	156,601,642	1.0654	1.1032
1873	19	191,655,354	179,047,725	12,607,629	173,255,032	1.0705	1.1062
1874	16	205,123,316	189,014,884	16,108,432	185,354,082	1.0852	1.1066
1875	16	220,849,486	203,176,241	17,673,245	199,292,512	1.0845	1.1056
1876	17	255,249,017	232,639,033	22,609,984	227,983,987	1.0972	1.1170
1877	16	257,733,704	234,144,972	23,588,731	229,742,596	1.1008	1.1218
1878	15	263,631,471	237,462,164	26,169,307	232,105,723	1.1102	1.1368
1879	16	270,169,617	241,937,162	28,232,455	237,414,260	1.1167	1.1379
1880	17	288,606,553	255,392,028	33,214,525	250,839,853	1.1301	1.1506
1881	17	300,927,806	267,336,205	33,591,601	262,996,322	1.1256	1.1442
1882	18	319,982,934	284,369,397	35,613,537	280,305,442	1.1252	1.1415
1883	19	341,479,762	303,632,833	37,846,929	299,339,150	1.1246	1.1408
1884	19	357,578,725	319,473,099	38,105,625	315,032,430	1.1192	1.1351
1885	20	384,885,471	338,660,909	46,224,562	334,529,003	1.1365	1.1505



STATISTICAL TABLES

RELATING TO

Companies Operating upon the Assessment Plan.

Table I.—ASSETS, LIABILITIES, INCOME AND DISBURSEMENTS, RATE PER CENT. OF PAID CLAIMS TO RECEIPTS, AND OF EXPENSES TO RECEIPTS.

NAME OF COMPANY,	ASSETS.		TOTAL LIABILITIES.	INCOME.			DISBURSEMENTS.			PER CENT OF	
	Cash or Invested Assets.	Other Assets.	Total Assets.	Paid by Members.	Other Receipts.	Total Receipts.	Paid for Claims.	Paid for Expenses.	Total Disbursements.	Claims Paid to Rec'ts.	Expens' to Rec'ts.
<i>Companies of Conn.</i>											
Hartford Life and Annuity, Hartford.....	\$418,623 84	\$448,503 84	\$867,127 68	\$700,084 85	\$12,036 98	\$713,021 83	\$487,665 00	\$203,906 88	\$691,571 88	68.39	28.46
Mutual Benefit, Hartford	39,861 37	91,100 00	130,961 37	79,336 57	6,543 45	85,880 02	63,919 61	17,484 16	81,403 77	74.43	20.36
Totals.....	\$458,485 21	\$539,603 84	\$998,089 05	\$779,421 42	\$19,480 43	\$798,901 85	\$551,584 61	\$221,391 04	\$772,975 65	69.04	27.71
<i>Cos. of other States.</i>											
Bay State Beneficiary Association, Westfield, Mass.....	\$37,336 25	\$23,000 00	\$60,336 25	\$157,696 41	\$255 00	\$157,951 41	\$103,100 00	\$34,239 10	\$137,339 10	65.27	21.68
Mutual Reserve Fund Life Associat'n, New York, N. Y.....	585,434 99	492,720 19	1,078,155 18	1,571,675 28	9,204 11	1,580,879 39	838,879 20	416,704 22	1,255,583 42	53.06	26.36
Mutual Trust Fund Life Associat'n, New York, N. Y.....	37,040 67	72,126 56	109,167 23	117,507 40	160 84	117,668 24	54,158 34	43,234 04	97,392 38	46.03	36.74
Northwest'n Masonic Aid Associat'n, Chicago, Ill.....	126,920 53	155,513 90	282,434 43	796,968 23	2,205 78	799,174 01	631,766 67	137,347 86	769,114 53	79.05	17.18
Totals.....	\$786,732 44	\$743,360 65	\$1,530,093 09	\$2,643,847 32	\$11,825 73	\$2,655,673 05	\$1,627,904 21	\$631,525 22	\$2,259,429 43	61.30	23.78
Grand Totals.....	\$1,245,217 65	\$882,964 49	\$2,228,182 14	\$3,443,268 74	\$31,306 16	\$3,474,574 90	\$2,179,488 82	\$852,916 26	\$3,032,405 08	63.09	24.69

Table II.—SUMMARY OF THE GENERAL BUSINESS TRANSACTED.

NAME OF COMPANY.	No. of Policies in force Dec 31, 1884	Amount.	No. of Policies written during the year 1885.	Amount.	No. terminated during the year 1885.	Amount.	No. in force Dec. 31, 1885	Amount.	Amount of Losses Paid during the year 1885.
<i>Companies of Conn.</i>									
Harford Life and Annuity.	15,062	\$10,920,000	6,005	\$16,673,000	2,230	\$6,487,000	18,835	\$50,615,000	\$487,665
Mutual Benefit.	2,796	4,840,000	953	1,901,000	948	1,838,000	2,801	4,903,000	53,920
Totals.	17,856	\$45,760,000	6,958	\$18,574,000	3,178	\$8,325,000	21,636	\$55,518,000	\$551,585
<i>Companies of other States.</i>									
Bay State Beneficiary Association.	5,172	\$15,930,000	1,780	\$5,389,000	459	\$1,377,000	6,493	\$19,042,000	\$103,100
Mutual Reserve Fund Life Association.	20,779	85,452,000	13,748	51,001,500	3,239	13,000,000	31,288	123,353,500	836,675
Mutual Trust Fund Life Association.	2,093	6,477,900	2,136	5,169,575	1,120	2,546,825	3,153	9,120,050	53,525
Northwestern Masonic Aid Association.	25,572	75,078,000	11,163	30,957,500	4,406	13,501,000	32,329	95,474,500	631,767
Totals.	53,616	\$185,937,900	28,871	\$92,537,575	9,224	\$30,584,825	73,263	\$247,890,650	\$1,627,067
Grand Totals.	71,472	\$231,706,900	35,829	\$111,111,575	12,402	\$38,909,825	94,899	\$303,408,650	\$2,178,652

Table III.—SUMMARY OF BUSINESS TRANSACTED IN CONNECTICUT.

NAME OF COMPANY.	No. of Policies in force Dec. 31, 1884	Amount.	No. of Policies written during the Year 1885.	Amount.	No. terminated during the year 1885.	Amount.	No. in force Dec. 31, 1885	Amount.	Amount of Losses Paid during the Year 1885.
<i>Companies of Conn.</i>									
Harford Life and Annuity.	3,198	\$6,260,500	1,075	\$2,100,500	331	\$654,500	3,942	\$7,707,500	\$68,100
Mutual Benefit.	516	613,000	75	95,000	60	71,000	531	637,000	.....
Totals.	3,714	\$6,873,500	1,150	\$2,195,500	391	\$725,500	4,473	\$8,344,500	\$68,100
<i>Companies of other States.</i>									
Bay State Beneficiary Association.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.	Nil.
Mutual Reserve Fund Life Association.	.....	.....	333	\$1,070,500	36	\$95,000	.....	.....	\$5,000
Mutual Trust Fund Life Association.	8	\$28,000	65	84,000	22	44,000	51	\$68,000	.....
Northwestern Masonic Aid Association.	.....	.....	.....	.....	.....	.....	100	262,000	.....
Totals.	8	\$28,000	398	\$1,154,500	58	\$139,000	151	\$330,000	\$5,000
Grand Totals.	3,722	\$6,901,500	1,548	\$3,350,000	449	\$864,500	4,624	\$8,674,500	\$73,100

DIRECTORY OF COMPANIES.

LIFE AND ACCIDENT COMPANIES IN FOREGOING REPORT.

NAME OF COMPANY AND LOCATION.	Paid-up Capital.	Gross Assets.	President.	Secretary.	Agents in Conn.
<i>Connecticut Companies.</i>					
Ætna, Hartford.....	\$1,000,000	\$39,499,507 92	Morgan G. Bulkeley.....	J. L. English.....	.....
Charter Oak, Hartford.....	.....	3,805,293 14	George M. Bartholomew..	Charles E. Willard.....	.....
Connecticut General, Hartford.....	150,000	1,525,095 56	Thomas W. Russell.....	Fred. V. Hudson.....	.....
Connecticut, Hartford.....	.....	54,374,075 16	Jacob L. Greene.....	William G. Abbott.....	.....
Continental, Hartford.....	300,000	2,170,258 86	James S. Parsons.....	Robert E. Beecher.....	.....
Hartford, Hartford.....	250,000	*1,407,728 86	Frederick R. Foster.....	Stephen Ball.....	.....
Mutual Benefit, Hartford.....	.....	130,961 37	Alfred R. Goodrich.....	DeWitt J. Peek.....	.....
Phoenix, Hartford.....	100,000	10,430,316 22	Aaron C. Goodman.....	John M. Holcombe.....	.....
Travelers, Hartford.....	600,000	†8,417,038 21	James G. Batterson.....	Rodney Dennis.....	.....
Totals.....	\$2,400,000	\$112,760,275 39			
<i>Companies of other States.</i>					
Bay State Beneficiary, Westfield, Mass.....	.....	\$60,336 25	John R. Reed.....	Samuel C. Gaylord.....	.....
Berkshire, Pittsfield, Mass.....	\$25,500	3,796,167 90	William R. Plunkett.....	James W. Hull... ..	6
Equitable, New York, N. Y.....	100,000	65,547,594 26	Henry B. Hyde.....	William Alexander	3
Germania, New York, N. Y.....	200,000	11,485,385 91	Hugo Wesendonck.....	Cornelius Doremus.....	5
Home, New York, N. Y.....	125,000	5,646,477 69	George C. Ripley.....	Joseph R. Holbrook.....	1
Homeopathic, New York, N. Y.....	100,000	703,779 99	Edwin M. Kellogg.....	Frank B. Mayhew.....	3

John Hancock, Boston, Mass.	.....	2,747,074 89	S. H. Rhodes.	George B. Woodward...	26
Manhattan, New York, N. Y.	100,000	11,155,827 04	Henry Stokes.	Henry G. Wemple.	1
Massachusetts, Springfield, Mass.	.....	8,103,490 34	E. W. Bond.	John A. Hall.	8
Metropolitan, New York, N. Y.	500,000	2,784,954 01	Joseph F. Knapp.	John W. Hegeman.	55
Mutual Benefit, Newark, N. J.	.....	39,625,995 39	Amzi Dodd.	Edward L. Dobbins.	5
Mutual, New York, N. Y.	.....	108,431,779 31	Richard A. McCurdy.	William J. Easton.	21
Mutual Reserve, New York, N. Y.	.....	1,018,710 76	Edward B. Harper.	Frederic T. Braman.	.....
Mutual Trust, New York, N. Y.	.....	108,140 67	W. J. Walker.	C. H. Roberts.	1
New York, New York, N. Y.	.....	66,515,406 36	William H. Beers.	.....	7
Northwestern, Milwaukee, Wis.	.....	24,238,046 45	H. L. Palmer.	J. W. Skinner.	7
Northwestern Masonic, Chicago, Ill.	.....	278,821 07	Daniel J. Avery.	James A. Stoddard.	9
Penn, Philadelphia, Penn.	.....	10,375,386 54	Samuel C. Huey.	Henry C. Brown.	1
Provident Savings, New York, N. Y.	100,000	224,857 10	Sheppard Homans.	William E. Stevens.	.....
State, Worcester, Mass.	.....	3,886,925 96	A. George Bullock.	Henry M. Witter.	1
Union, Portland, Me.	.....	6,109,618 82	John E. DeWitt.	Henry D. Smith.	2
United States, New York, N. Y.	440,000	5,438,293 06	T. H. Brosnan.	C. P. Fraleigh.	2
United States Accident, New York, N. Y.	.....	79,866 11	Charles B. Peet.	James R. Pitcher.	.....
Vermont, Burlington, Vt.	100,000	296,634 99	William H. Hart.	C. R. Turrill.	2
Washington, New York, N. Y.	125,000	7,771,774 86	W. A. Brewer, Jr.	William Haxtun.	4
Totals	\$1,915,500	\$386,431,345 73			
Grand Totals.	\$4,315,500	\$499,191,621 03			

† Includes \$2,118,004.90 assets of the accident department.

* Includes \$567,127.63 assets of the assessment department.

DIRECTORY OF AGENTS.

Berkshire, Pittsfield, Mass.

Name.	Residence.	Name.	Residence.
Dyer, William H.,	Boston, Mass	Stone, John B.,	Pittsfield, Mass
Hander, George,	North Adams, Mass	Tolman, William,	Pittsfield, Mass
Millay, George A.,	Taunton, Mass	Whipple, Fred. C.,	Waterbury, Conn

Equitable Life Assurance Society of the United States, New York City.

Forbes, John W.,	Hartford	Williams, N. H.,	Hartford
Tyler, Heman A.,	Hartford		

Germania, New York City.

Griesinger, William,	Bridgeport	Schwab, Joseph,	Hartford
Morton, Albert,	New Britain	Spier, Moritz,	New Haven
Patzer, Albert,	Meriden		

Home, Brooklyn, N. Y.

Pond, Philip, New Haven.

Homœopathic, New York City.

Jones, Addison C.,	New Haven	Smith, James H.,	Bridgeport
Madigan, James E.,	Hartford		

John Hancock, Boston, Mass.

Beach, James W.,	Bridgeport	Kummerlin, Adolph,	Bridgeport
Blackburn, Henry L.,	Bridgeport	Kraus, Lewis H.,	New Haven
Brown, E. L.,	Meriden	Lewis, J. Warren,	Bridgeport
Brumbaum, Frank,	Hartford	Malona, Willis H.,	Meriden
Crosby, Geo. E.,	Hartford	Marshall, Lewis F.,	Bridgeport
Damon, Truman G.,	Bridgeport	Meyer, Henry,	Hartford
Dietmer, Albert L.,	New Haven	Moon, William,	New Haven
Ford, Joseph R.,	Bridgeport	Packer, Thomas E.,	Mystic Bridge
Gilbert, James M.,	Bridgeport	Thorn, George,	Meriden
Green, Wilson P.,	Bridgeport	Thomlinson, Otis,	New Haven
Heid, Peter A., Jr.,	Bridgeport	Twite, George,	New Haven
Jones, John B.,	Bridgeport	Warren, Geo. W.,	Hartford
King, James,	Bridgeport	Wilbur, Mortimer A.,	Hartford

Manhattan, New York City.

Hoyt, Theodore, Danbury.

Massachusetts Mutual, Springfield, Mass.

Allen, Geo. S.,	New Haven	Johnson, James L.,	Springfield, Mass
Bond, Albert H.,	Hartford	King, Charles D.,	Danielsonville
Bronson, C. H.,	Waterbury	Spalding, C. C.,	Springfield, Mass
Carpenter, Increase W.,	Norwich	Spalding, Fred. E.,	Providence, R. I

Metropolitan, New York City.

Name.	Residence.	Name.	Residence.
Adams, Chas. C.,	Hartford	Leach, William H.,	Hartford
Alexander, Theo. C.,	Hartford	Leipnik, Joseph,	Norwalk
Barker, Samuel,	Hartford	Maybaum, William,	Meriden
Barrett, James H.,	Norwich	Mayer, Charles,	New Haven
Bishop, Henry,	Baltic	McHardy, George G.,	Waterbury
Blakeman, S. B.,	Birmingham	McVey, Edward,	Norwich
Bolt, William,	New Haven	Miller, Isaac B.,	Fairfield
Burk, William E.,	New London	Miller, William H.,	New Haven
Butler, John A.,	Birmingham	Monroe, Benjamin H.,	Hartford
Butterworth, Charles W.,	Hartford	Moran, William H.,	New Britain
Cremin, Timothy,	New Haven	Nesbirt, John H.,	New Haven
Dean, Thomas A.,	Bridgeport	O'Dwyer, Thomas,	New Britain
Douglas, John W.,	New Haven	Page, Edward S.,	Meriden
Feirestein, Jacob,	New Haven	Paterson, Robert,	New Haven
Fletcher, John S.,	New Britain	Rhodes, Charles W.,	Bridgeport
Foley, Charles,	Hartford	Routh, Frank,	New Haven
Garagan, John J.,	Norwich	Routh, William,	New Haven
Glazebrook, James,	New Haven	Shea, W. J.,	New London
Green, John,	Rockville	Smith, Alfred,	New Haven
Grubb, Fred. J.,	Norwich	Spence, Edwin W.,	New Haven
Hancock, Thomas F.,	Waterbury	Spencer, Thomas,	New Britain
Heath, Samuel,	Hartford	Stapleton, John C.,	New Haven
Hickok, Geo. W.,	Waterbury	Sullivan, D. J.,	Bridgeport
Higgins, Mehl C.,	Norwich	Vortigern, Stephen,	Hartford
Hinkley, John B.,	Norwich	Whitemore, Ed. J.,	Hartford
Hopwood, David,	Bridgeport	Wild, Vincent,	Bridgeport
Hulman, Edwin H.,	New Haven	Wolf, F. R.,	Waterbury
Kent, Edwin A.,	Waterbury		

Mutual Benefit, Newark, N. J.

Bartram, Ashbel E.,	Bridgeport	Page, Benjamin,	Meriden
Callahan, Eugene A.,	New Haven	Treadwell, Levi P.,	Danbury
Hall, James P.,	Hartford		

Mutual, New York.

Allen, Henry J.,	Torrington	McGrath, Franklin,	Bridgeport
Bartlett, John N.,	New Britain	Mead, Melville,	Darien
Bassett, Homer F.,	Waterbury	Nichols, Horace,	Bridgeport
Bell, Harry,	Stamford	Nichols, John W.,	New Haven
Bigelow, L. L.,	Clintonville	Northend, Charles A.,	New Britain
Camp, Alfred H.,	Norwalk	Parsons, Henry S.,	New Haven
Churchill, Asa H.,	Meriden	Russell, Benjamin,	Greenwich
Fuller, James E.,	Norwich	Shipman, James,	Rocky Hill
Harrington, Henry E.,	Hartford	Story, James P.,	Norwich
Hoyt, Theodore,	Danbury	Sutton, Geo. H.,	New Haven
McDermot, John Y.,	New Haven		

Mutual Trust Fund Life Association, New York.

Ellsworth, Wm. H.,	Hartford	Wing, Lot,	Hartford
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New York Life, N. Y.

Baldwin, C. R.,	Waterbury	Hack, M.,	New Britain
Disbrow, Wm. E.,	Bridgeport	Hillard, E. A.,	New London
Edgar, Thomas,	New London	Learned, B. P.,	Norwich
Gurney, A. L.,	New Haven		

Northwestern Masonic Aid Association, Chicago, Ill.

Name.	Residence.	Name.	Residence.
Barnitz, McClintock, R.,	Brooklyn, N. Y.	Metzger, H. E.,	New York City
Beecher, Thaddeus B.,	Bridgeport	Pilling, C. C.,	Danielsonville
Bowman, F. V.,	Birmingham	Squire, H. H.,	East Haddam
Clapp, W. W.,	Norwich	Wilcox, R. M.,	South Norwalk
McConkey, H. S.,	Stamford		

Northwestern Mutual, Milwaukee, Wis.

Benedict, S. N.,	Hartford	Moody, Charles A.,	Bridgeport
Bliss, Charles G.,	New Haven	Moody, Lucius W.,	Bridgeport
Lyon, Louis H.,	Bridgeport	Sharon, William F.,	Bridgeport
Makley, John F.,	New York City		

Penn Mutual, Pennsylvania.

Post, John H., New Haven.

State Mutual, Worcester, Mass.

Coolidge, Ellery Channing, New Haven.

United States, New York City.

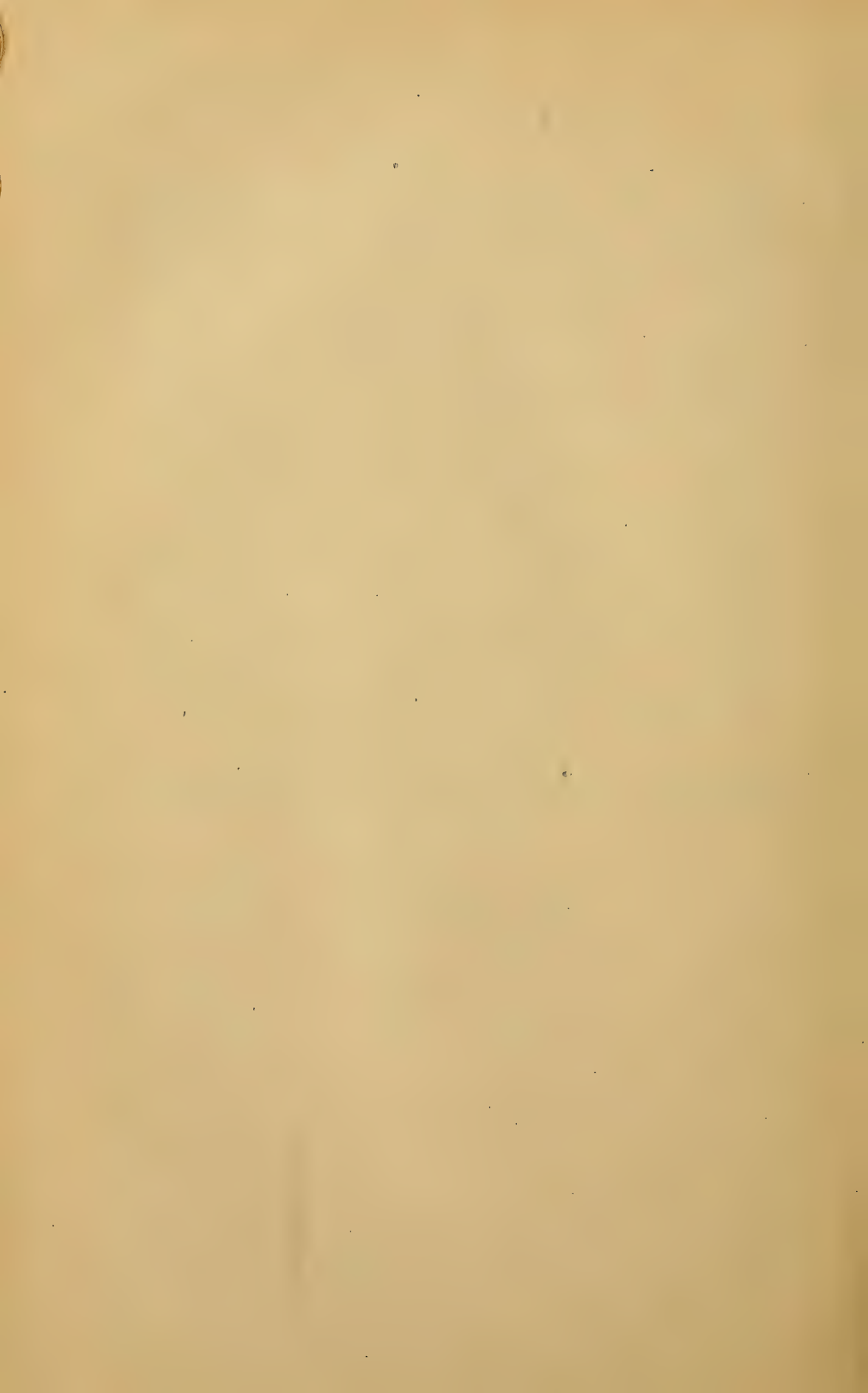
Harris, Thomas L.,	Westport Holloway, Gideon E.,	New London
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Vermont Life, Burlington, Vt.

Bushnell, E. W.,	Burlington, Vt Hart, Wm. H.,	Burlington, Vt
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Washington, New York.

Jackson, Richard H.,	Providence, R. I	Osgood, C. H.,	Putnam
Johnson, C. G.,	Meriden	Purdy, F. H., Jr.,	Sharon



State of Connecticut.

LAWS

RELATING TO INSURANCE COMPANIES.

FROM THE REVISION OF 1875,

AND AMENDED BY SUBSEQUENT ACTS TO (INCLUDING) 1886.

[REVISION OF 1875.]

General Provisions.

COPIED FROM THE GENERAL STATUTES.

PART IX.**INSURANCE COMMISSIONER.****SECTION**

1. Appointment.
2. General Duties.

SECTION

3. Fees.
4. Annual report of General Assembly.

APPOINTMENT.

Section 1. The Governor, with the advice and consent of the Senate, shall once in every three years appoint some suitable person, not a director, officer or agent of any insurance company, to be Insurance Commissioner, who shall, unless sooner removed by the Governor for cause, hold his office for three years, and until his successor is appointed and qualified. All vacancies shall be filled in the same manner for the unexpired term, except that any vacancy occurring while the Senate is not in session may be filled by the Governor till the next session of the General Assembly.

GENERAL DUTIES.

Sec. 2. Said commissioner shall have the powers and duties specified in chapter II of title XVII; shall see that all the laws respecting insurance companies are faithfully executed; may employ clerical aid; shall furnish to each of the insurance companies incorporated by this State, and to the attorneys of companies incorporated by other States and foreign governments, doing business in this State, printed forms of the statements required by law; shall pay over all fees which he may receive from insurance companies, to the treasurer; and may administer oaths in the discharge of his official duties.

FEES.

Sec. 3. Said commissioner shall demand and receive the following fees from insurance companies: For receiving and filing annual reports, ten dollars; for valuation of policies of life insurance companies, one cent for each thousand dollars of life insurance valued; for filing any additional paper required by law, twenty-five cents; and for every certificate of valuation, copy of report, or certificate of condition of company to be filed in other States, five dollars.

Amended.
See 1886.

REPORT TO GENERAL ASSEMBLY.

Sec. 4. No insurance company shall be required to report to the General Assembly; but said commissioner shall annually submit a report thereto of his official acts, and of the condition of all insurance companies doing business in this State, with a condensed statement of their reports made to him, arranged in proper form for printing, together with a statement of the fees received by him from such companies, and paid by him to the treasurer.

TIME HE SHALL MAKE HIS ANNUAL REPORTS.

Amendment
approved June
28, 1876. Chap-
ter LXXVI.

Be it enacted, etc., That the provision of an act entitled an act concerning the returns of the executive departments to the General Assembly, passed at the present session of the General Assembly, shall not apply to the reports of the Insurance Commissioner, required to be made by Section four, Part nine, Chapter one, Title three, of the general statutes.

[REVISION OF 1875.]

ASSESSMENT OF TAXES.

SECTION

21. Returns of assessors of the names of stockholders, and value of stock.

SECTION

22. Returns of property held in pledge.

TITLE XII, CHAPTER I.

RETURNS TO ASSESSORS.

Sec. 21. The cashiers or secretaries of all corporations, whose stock is liable to taxation, shall, on or before the twelfth day of October, annually, inform the assessors of each town of the names of the stockholders residing therein, and the amount of stock owned by each, as exhibited by the books of said corporations, on the first day of said October, so far as the residence of such stockholders shall be known to such cashiers or secretaries, and its market value during the month of September next preceding; and any such cashier or secretary who shall neglect to furnish such information to the assessors of any town where said stock is liable to be taxed shall forfeit fifty dollars to such town; but putting a letter in the post-office containing such information, postage paid, addressed to the assessors of any town where such owner resides, shall be a compliance with the provisions of this section.

RETURNS OF COLLATERAL SECURITY.

Sec. 22. The cashier of each bank and national banking association, the treasurer of each savings bank and the secretary of each corporation incorporated by the laws of this State, shall, upon the request of the assessors of any town, inform them of the name of any person therein who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer or secretary, who shall neglect to furnish such information to the assessors of any town where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town.

SPECIAL TAXES ON CORPORATIONS.

Sec. 2. The cashier or secretary of each corporation, whose stock is liable to taxation, and not otherwise taxed by the provisions of this title, shall, on the first day of January, annually, or within ten days thereafter, deliver to the comptroller a sworn list of all its stockholders residing without this State on the said day, and the number and market values of the shares of stock therein, then belonging to each; and shall, on or before the twentieth day of January, annually, pay to the State one per cent. of such value; and if any such cashier or secretary shall neglect to comply with the provisions of this section, he shall forfeit to the State one hundred dollars, in addition to said one per cent. so required to be paid.

Title XII,
Chapter V.
Amendment
approved June
27, 1876.

[ACTS OF 1875.]

TAXATION OF MUTUAL FIRE INSURANCE COMPANIES.

SECTION

1. Annual returns to comptroller by fire insurance companies.
2. Correction of returns by Board of Equalization.

SECTION

3. Time and condition of paying taxes.
4. Penalty for neglect of duty.

CHAPTER XIX.

ANNUAL RETURNS TO COMPTROLLER.

Section 1. The secretary or treasurer of each fire insurance company chartered by this State, which does business in whole or in part upon the plan of mutual insurance, including every company whose policy-holders have a right to participate in its profits, shall, on or before the twentieth day of January, annually, render to the comptroller a sworn statement showing the total amount of its assets on the

preceding thirty-first day of December, and containing a detailed enumeration of such assets, and the market value thereof, the amount of premium notes held by it, and its ascertained and unpaid losses on that day, with the balance remaining after deducting from said total amount of unpaid losses, and the market value of any bonds owned by it which have been heretofore issued by this State, or by any town or city in this State, in aid of the construction of any railroad, and which, by the laws of this State, are exempt from taxation, and the premium notes held by it.

CORRECTION OF RETURNS BY BOARD OF EQUALIZATION.

Sec. 2. The board of equalization shall examine and correct all statements and returns made to the comptroller in pursuance of the foregoing section, and in case any such company shall not make the returns herein prescribed, said board shall, upon the best information it can obtain, make out within ten days after the time above limited for making such returns, the statement required to be made by such company, and such statement or returns so corrected or made out shall be conclusive as to the market value and amount of assets of said company.

TIME AND CONDITION OF PAYING TAXES.

Sec. 3. Each of such mutual fire insurance companies shall annually, on or before the thirtieth day of January, pay to the State, as a tax upon its corporate franchise, a sum equal to three-fourths of one per cent. upon the amount of the balance remaining as aforesaid; and said tax so paid shall be in lieu of all other taxes on the assets of said company, except upon real estate held by it, over and above what may be necessarily used by it in transacting its appropriate business.

PENALTY FOR NEGLECT OF DUTY.

Sec. 4. If any person whose duty it shall be to make such returns shall fail to do so within the time limited, he shall forfeit five thousand dollars to the State; and if any insurance company required by this statute to make any payment shall fail to do so within the time herein limited, it shall forfeit to the State twice the amount required for such payment.

Approved, June 24, 1875.

RIGHTS OF MARRIED WOMEN.

Sec. 7. Any policy of life insurance expressed to be for the benefit of a married woman, or assigned to her, or in trust for her, shall inure to her separate use, or in the case of her decease before payment to the use of her children, or of her husband's children, as may be provided in such policy, provided that if the annual premium on such policy shall exceed three hundred dollars, the amount of such excess, with interest, shall inure to the benefit of the creditors of the person paying the premium; but if she shall die before the person insured, leaving no children of herself or husband, the policy shall become the property of the person who has paid the premiums, unless otherwise provided in such policy.

Title, XIV,
Chapter II.
Revision of
1875.

[REVISION OF 1875.]

TITLE XVII, CHAPTER I.

PRIVATE CORPORATIONS—GENERAL PROVISIONS.

Sec. 21. No bank, savings bank, insurance company, or trust company, heretofore incorporated, shall change its location from one town to another, except by act of the General Assembly.

[REVISION OF 1875.]

TITLE XX, CHAPTER XII.

QUI-TAM SUITS AND FORFEITURES.

Sec. 8. Every person who shall violate any law of this State relating to insurance companies organized under the laws of other States or foreign governments shall forfeit one hundred dollars.

ACT OF 1879.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That part VII of title 17 of the revised statutes, relating to insurance companies, be and the same is hereby repealed; also, the acts of 1875, "relating to the winding up of life insurance companies," and "relating to the capital stock of fire insurance companies," and "relating to the taxation of the premiums received by insurance companies of other states and foreign governments," and "providing for the disposition of the assets of a life insurance company, and pro-

viding penalties for the unlawful retention or possession of its assets upon the repeal of its charter;" also, the acts of 1876 "relating to amalgamations, consolidations, and reinsurances by life insurance companies," and "relating to loans and investments by life insurance companies;" also, the acts of 1877 "to amend an act relating to insurance companies," and "conferring additional power upon the Insurance Commissioner of the State," and "relating to the valuation of life insurance policies;" also, the act of 1878 "to prevent the making and publication of false and deceptive statements in relation to the assets of fire insurance companies," be, and the same are hereby, repealed; *provided, however*, that, notwithstanding this repeal, said part VII and other acts hereby repealed shall be and remain in full force in relation to all past transactions to which they are applicable, and for the purpose of prosecuting to final judgment all violations of the provisions of said part and said other acts hereby repealed, and that the following provisions be and become a substitute for said part VII of title 17 of the revised statutes, and of the other acts hereby repealed, to wit:

ARTICLE I.

Fire and Fire and Marine Insurance Companies.

SECTION

1. Conditions of fire insurance to be stated in body of policy.
2. Limit of single risk.
3. Form of annual statement.
4. Shall give required information to the Commissioner.
5. Reduction of capital stock.
6. Original certificates may be called in and new certificates issued.
7. Increase of capital stock.

SECTION

8. Mutual companies may issue short term policies and may insure personal property.
9. Conditions as to fire and fire and marine insurance companies of other States.
10. Conditions as to mutual fire and marine insurance companies of other States.
11. Commissioner may examine insurance companies, and have unsound home companies wound up.

CONDITIONS IN BODY OF POLICY.

Section 1. In all policies of insurance against loss by fire, hereafter made by companies chartered by or doing business in this State, no conditions shall be valid unless stated in the body of the policy.

LIMIT OF SINGLE RISKS.

Sec. 2. No fire insurance company chartered by or doing business in this State shall expose itself to loss on any risk to an amount exceeding ten per cent. of its paid-up capital.

FORM OF ANNUAL STATEMENT.

Sec. 3. Every fire and every fire and marine insurance company chartered by or doing business in this State shall annually, in January, render to the Insurance Commissioner a report, signed and sworn

to by its president and secretary, of its condition on the thirty-first day of December next preceding, in the following form, namely: First, the amount of its capital stock. Second, its assets, specifying: (1) the value of its real estate; (2) the amount of its cash on hand and in bank, specifying where it is deposited; (3) the amount of cash in the hands of agents and in course of transmission; (4) the amount of loans secured by mortgages on which there shall be less than one year's interest due; (5) the amount of like loans with one year's interest or more due thereon; (6) the amount due on judgment; (7) the amount of its stocks and bonds, with the description of amount, number of shares, and the par and market value of each; (8) the amount of stocks and bonds held as collateral security for loans, with the amount loaned on each and the par and market value thereof; (9) the amount of assessments on stock or premium notes, paid or unpaid; (10) the amount of interest accrued and unpaid; (11) the amount of premium notes on hand on which policies are issued. Third, its liabilities, specifying: (1) the amount of losses due and unpaid; (2) the amount of unpaid losses not due; (3) the amount of claims for losses resisted by the company; (4) the amount of losses incurred during the year, including those claimed and not yet due, and those reported to the company upon which no action has been taken; (5) the amount of dividends due and unpaid; (6) the amount of dividends, either cash or scrip, not yet payable; (7) the amount of money borrowed, and security given for the payment thereof; (8) the amount of premiums received on all risks not terminated; (9) the amount required to reinsure all fire risks in force, computed at fifty per cent. of the gross amount of fire premiums (less return premiums and reinsurance) received on risks in force not perpetual, ninety-five per cent. of premiums on perpetual risks in force, and one hundred per cent. of the amount of ocean marine premiums received on risks in force; (10) the amount of all other claims against it. Fourth, its income during the preceding year, specifying: (1) the amount of cash premiums received; (2) the amount of notes received for premiums; (3) the amount of interest money received; (4) the amount of income received from other sources. Fifth, its expenditures during the preceding year, specifying: (1) the amount of losses paid, stating how much of the same accrued prior, and how much subsequent, to its preceding statement, and the amount at which such losses were estimated in such statement; (2) the amount of dividends paid; (3) the amount of expenses paid, including agents' commissions; (4) the amount paid in taxes; (5) the amount of all other expenditures.

INQUIRIES OF INSURANCE COMMISSIONER.

Sec. 4. The Insurance Commissioner may inquire of any fire or fire and marine insurance company doing business in this State, or of its secretary, in relation to its financial condition and management, and such inquiry shall be promptly answered.

REDUCTION OF CAPITAL STOCK.

Sec. 5. When the capital stock of any fire or marine insurance company shall be impaired, it may reduce it and the par value of its shares to such amount as shall be justified by its assets; but no part of its assets shall be distributed to its stockholders, and no reduction shall be made, except upon the vote of the stockholders, approved by at least two-thirds of the board of directors, and certified under the corporate seal, by the secretary, a copy of which shall be filed in the office of the secretary of this State.

CHANGE OF CERTIFICATES OF STOCK.

Sec. 6. The directors, after such reduction of capital, may require each stockholder to surrender his certificate, and in lieu thereof may issue a new certificate for such number of shares as he shall be entitled to.

INCREASE OF CAPITAL STOCK.

Sec. 7. Such company, after its capital shall be so reduced, may increase its capital stock to any amount not exceeding the amount authorized by its charter.

MUTUAL COMPANIES.

Sec. 8. Every mutual fire insurance company which shall approve this section, may issue policies for any time not exceeding five years, and may insure personal property upon such terms as shall be agreed upon by the parties.

COMPANIES OF OTHER STATES—HOW ADMITTED.

Sec. 9. No fire or fire and marine insurance company or association, incorporated by or organized under the laws of any other State of the United States shall, directly or indirectly, take risks, or transact any business of insurance in this State, unless possessed of at least one hundred and fifty thousand dollars cash capital, paid up and securely invested; and every such company shall deposit with the Insurance Commissioner a certified copy of its charter, and a statement, under oath, of its president, or vice-president and secretary, stating its name

and location and the other particulars required by the third section of this article; nor shall any person act as agent for any such company, directly or indirectly, taking risks, or transacting the business of fire insurance in this State, without procuring from the Insurance Commissioner a certificate of authority, stating that such company has complied with all the requisitions of this act, and giving the name of the attorney appointed to act for the company. Such certificate shall be dated April first, and shall continue in force for one year from its date, unless revoked for cause. Certificates issued to agents applying for admission to the State after the first day of April, in any year, shall continue in force until the first day of the April following, unless revoked as aforesaid; such a statement as is required by this section shall be made annually in January, and shall specify the amount of premiums received, and losses paid in this State, during the preceding year; and said commissioner, on being satisfied that the capital, securities, and investments remain secure, shall furnish a renewal of his certificate.

See amendment, 1886.

MUTUAL COMPANIES OF OTHER STATES.

Sec. 10. Any mutual fire or fire and marine or mutual marine insurance company located in any other State of the United States, possessed of one hundred and fifty thousand dollars in cash or securely invested in available cash assets, may be admitted to take risks and transact business in this State; *provided*, it shall comply with all the other requirements of the laws of this State relating to companies of other States.

Amended.
See 1886.

EXAMINATION OF INSURANCE COMPANIES.

Sec. 11. The Insurance Commissioner, either personally or by a committee appointed by him, consisting of one or more persons not directors, officers or agents of any fire or fire and marine insurance company doing business in this State, may at any time examine into the affairs of any fire or fire and marine insurance company incorporated by or doing business in this State. The officers or agents of such company shall exhibit its books to said commissioner or committee, and otherwise facilitate such examination; and the commissioner or committee may examine under oath the officers and agents of any such company in relation to its affairs; and said commissioner may publish the result of such investigation in one or more newspapers published in this State; but in relation to the affairs of any company incorporated by or organized under the laws of any other State of the United States, he may, in lieu of such investigation, accept the certificate of the Insurance Commissioner or Superintendent of such State as to its

condition. And whenever he shall ascertain that the assets of any fire or fire and marine insurance company incorporated by this State, after deducting for reinsurance, and its other proper liabilities, excepting capital, amount to less than three-fourths of its capital stock, if it have a stock capital, or in the case of a mutual company, if the assets, less unsettled claims, and other absolute liabilities, amount to less than three-fourths the sum requisite for reinsurance, he shall call upon it to make up such deficiency within such reasonable time as he shall fix, and on failure to comply with such requirement shall bring his petition to a judge of the Superior Court, praying for an injunction restraining said company from the further prosecution of the business of making or renewing insurances until said deficiency is made up; and if, upon a hearing before said judge, after such reasonable notice to such company as he may order, the allegations contained in such petition shall be found true, he shall issue such injunction.

[1879.]

ARTICLE II.

Foreign Fire Insurance Companies.

SECTION

1. May do business in this State, on what conditions; policies not invalidated by war.
2. Copy of charter; deposit; statement of condition.
3. Amount of capital; how estimated; trustees must be approved by the Insurance Commissioner.
4. Trustees, how appointed and examined; recall of certificates.

SECTION

5. May not insure before complying with law and receiving license or certificate of authority.
6. May not take greater risks than home companies.
7. Fees for licenses, etc.
8. Agents' premium receipts and taxes thereon.

ON WHAT CONDITION MAY ENTER THIS STATE.

Section 1. No foreign insurance company shall take risks in this State unless it has a cash capital of two hundred thousand dollars, and shall have made a deposit with the treasurer of this State, or with the proper officer of some other State, of not less than two hundred thousand dollars in the bonds of this State, or of the States of New York or Massachusetts, or in bonds or public stocks of the United States, in trust for the benefit of its policy-holders in the United States; and no policy issued by such company to any citizen of this State shall be invalidated by the occurrence of hostilities between the government of the United States and the government under the laws of which it was organized.

COPY OF CHARTER, ETC., TO BE DEPOSITED.

Sec. 2. Every foreign insurance company shall, before admission to do business in this State, furnish to the Insurance Commissioner a copy of its charter or articles of association, and of its last annual report made in the country where it was organized, and the certificate of the officer holding in trust said deposit of two hundred thousand dollars, stating the manner in which the same is invested and the purposes for which the same is held; and it shall furnish annually to the Insurance Commissioner a statement of the condition of its affairs in the United States, in such form as he shall require.

CAPITAL STOCK, HOW ESTIMATED. APPOINTMENT OF TRUSTEES.

Sec. 3. The capital of every such foreign insurance company shall, for all the purposes of the insurance laws of this State, be the aggregate value of its money or securities deposited as aforesaid, and all sums loaned on real estate security in any State in the United States, in conformity with the laws of such State providing for the investment of the assets of insurance companies therein, and all other assets in the United States in which fire insurance companies organized under the laws of this State may invest, *provided*, such real estate securities and assets shall be held in the United States, by trustees who are citizens of the United States, approved by the Insurance Commissioner, for the benefit of all its policy-holders and creditors in the United States, after making the same deduction from such aggregate value for losses and liabilities in the United States, and for premiums upon risks therein not expired, as is authorized or required by the laws of this State, or the regulations of its Insurance Department, with respect to fire insurance companies organized under the laws of this State.

TRUSTEES—HOW APPOINTED.

Sec. 4. The trustees referred to in the third section of this article shall be appointed by the directors of such company, and a certified copy of the vote by which they are appointed, and of the deed of trust, shall be filed in the office of the Insurance Commissioner; and he may examine such trustees or the agents of such company under oath, and its assets, books and accounts, in the same manner as he may examine the officers, agents, assets, books and accounts of any company authorized to do fire insurance business in this State.

LICENSE—WHEN ISSUED.

Sec. 5. No foreign insurance company or agent or attorney thereof shall transact the business of fire insurance in this State until such company shall comply with the laws of this State relative to foreign fire insurance companies, and receive a license or certificate of authority from the Insurance Commissioner.

LIMIT OF INSURANCE.

Sec. 6. No foreign insurance company shall insure against loss by fire or inland navigation, nor expose itself to any such loss by any one risk for any greater amount in proportion to its capital than companies organized under the laws of this State may do.

FEES FOR LICENCES, ETC.

Sec. 7. When such foreign insurance company shall have complied with the provisions of law relating to such companies, and the Insurance Commissioner is satisfied that it is solvent in the United States, he may issue to it a license to transact business in this State, upon the payment of thirty dollars for filing a certified copy of its charter or deed of settlement, and annual fees, as follows: license fee, fifty dollars; fee for filing statement, twenty dollars; and two dollars for each agent's certificate of authority.

PREMIUM RECEIPTS—TAX ON SAME.

Sec. 8. Each agent of any insurance company or association incorporated by or organized under the laws of any foreign government, which shall have received from the Insurance Commissioner a license to transact business in this State, shall return annually, on or before the tenth day of January, under oath, to said commissioner, the gross amount of premiums collected by him for the year previous; and shall annually, on or before the twentieth day of January, pay to the treasurer of the State a tax of two per cent. upon the amount of premiums so collected.

[1879.]

ARTICLE III.

Life Insurance Companies.

SECTION

1. Annual statement.
2. Reinsurance reserve, how ascertained.
3. Dividends, how made.
4. Penalty for making dividends improperly.
5. Triennial examinations.
6. Examination of companies of other States.
7. Facilities for examination, to be afforded.
8. To receive certificates before issuing policies.
9. Returns of companies of other States; certificates and licenses.
10. Agents shall not issue policy without license.
11. When companies may be wound up; when they must be wound up.
12. Test of solvency; liabilities, how determined.
13. How assets shall be disposed of on repeal of charter; assets of the company to vest in the Commissioner.
14. Commissioner shall take immediate possession.
15. How claims shall be presented.

SECTION

16. Net present value of policies, how ascertained.
17. How assets shall be distributed.
18. Penalty for refusing to deliver books and property to Commissioner.
19. Commissioner shall give bonds.
20. Life insurance companies may consolidate or amalgamate.
21. Conditions upon which it may be done.
22. Powers and duties of the commission constituted.
23. Compensation of part of the commission.
24. Penalty for violating the provisions of this Act relating to amalgamations.
25. Loans and investments, how made.
26. No personal benefits allowed to directors or officers.
27. Mortgages and stock collaterals alone permitted as security for loans.
28. What securities are prohibited.
29. Premium notes allowed.
30. Penalty for violating the provisions of this Act, relating to loans and investments.

FORM OF ANNUAL STATEMENT.

Section 1. Every life insurance company chartered by this State shall, on or before the first day of March in each year, render to the Insurance Commissioner a report, signed and sworn to by its president and secretary, of its condition upon the preceding thirty-first day of December, which shall include a detailed statement of its assets and liabilities on that day; the amount and character of business transacted, moneys received and expended during the year; a descriptive list of all policies and contracts of insurance in force on that day; and such other information as the commissioner may deem necessary.

REINSURANCE RESERVE—HOW ASCERTAINED.

Sec. 2. Upon receipt of such report, the commissioner shall make a valuation of the policies of each company, and ascertain the reinsurance reserve and surplus of every such company, computed upon the basis of the so-called "Actuaries' or Combined Experience Table of Mortality," with compound interest at *four* per cent. per annum; and also upon the basis of the so-called "American Experience Table of Mortality," with compound interest at *four and one-half* per cent. per annum; and he shall value only net premiums.

DIVIDENDS—HOW MADE. REINSURANCE RESERVE.

Sec. 3. Payments in the form of dividends, or otherwise, shall not be made to its stockholders by any life insurance company organized under the laws of this State; unless its assets exceed, to the amount of such payment, the amount of its paid-up capital stock and all its liabilities, including its reinsurance reserve, computed upon the basis of the so-called "Actuaries' or Combined Experience Table of Mortality," with compound interest at *four* per cent. per annum; and no payments shall be made to the policy-holders of any such company except for matured claims, and in the purchase of surrendered policies, unless its assets exceed, to the amount of such payments, its liabilities, including its reinsurance reserve, computed as above, in this section provided; but for all other purposes the reinsurance reserve of every such company shall be computed upon the basis of the so-called "American Experience Table of Mortality," with interest at *four and one-half* per cent. per annum.

PENALTY FOR VIOLATING THIS LAW.

Sec. 4. Any officer or director of any such company who votes or assents to any payment either to stockholders or policy-holders in violation of any of the provisions of the preceding section, shall forfeit to this State the sum of five thousand dollars, to be recovered in any proper action brought in the name of the treasurer of this State.

TRIENNIAL EXAMINATIONS.

Sec. 5. The Insurance Commissioner shall, at least once in three years, visit each life insurance company incorporated by this State, thoroughly examine its financial condition, and ascertain whether it has complied with all the provisions of law.

EXAMINATION OF COMPANIES OF OTHER STATES.

Sec. 6. He shall in like manner examine any life insurance company not incorporated by this State, but doing business therein, whenever he has reason to doubt its solvency, and may employ such assistants as may be necessary in making the examination; and all the expenses of an examination without the State shall be borne by the company examined.

ACCESS TO BOOKS AND PAPERS.

Sec. 7. For such purpose the commissioner shall have free access to all books and papers of any life insurance company doing business

in this State, and may examine, under oath, its officers and agents, relative to its condition; and if any company not incorporated by this State, or its officers or agents, refuse to submit to such examination, or to comply with any provision of this article, the authority of such company to do business in this State shall be revoked.

WHEN NEW COMPANY MAY ISSUE POLICIES.

Sec. 8. No life insurance company hereafter incorporated by this State shall issue policies until, upon examination by the commissioner, it shall have been found to have complied with the laws thereof, nor until he shall have issued his certificate setting forth such fact, and authorizing such company to issue policies.

COMPANIES OF OTHER STATES—HOW ADMITTED.

Sec. 9. Any life insurance company organized out of this State, before being admitted to do business in this State, and on or before the first day of March annually, shall furnish to the Insurance Commissioner a certificate of the proper officers of the government by whose authority it was organized, setting forth a full copy of its report of its condition on the preceding thirty-first day of December, a valuation of its policies by said officers by a standard equivalent to that provided in the second and third sections of this article, and that it has complied with the laws of such government, and is authorized to transact business therein. If said commissioner be satisfied with said certificate, and if said company shall have complied with all other provisions of law, he shall thereupon issue his license to it to transact business in this State for one year from the first day of April following; but no such license shall be issued unless such certificate is furnished, nor unless such government shall license life insurance companies incorporated by this State to transact business therein, upon a similar certificate from the Insurance Commissioner, until such company makes the report required from companies incorporated by this State, and until a valuation of its policies shall have been made by the commissioner.

See amendment. 1886.

POLICIES SHALL NOT BE ISSUED WITHOUT LICENSE.

Sec. 10. No person shall issue or deliver in this State any policy or contract of insurance of such life insurance company, which is without a license, or after the revocation of its license.

WHEN COMPANIES MAY BE DISSOLVED.

Sec. 11. If the Insurance Commissioner shall at any time find from any report, examination, or otherwise, that the assets of any life insurance company incorporated by this State are less than its liabilities, or if such company shall fail to comply with any of the requirements of the law, he may notify it to cease the issue of new policies or the payment of dividends to stockholders and policy-holders, or both, until the deficiency be made good or the law complied with; and he may, and if it appear to him that the assets of such company are less than three-fourths of its liabilities, he shall, bring his petition to the Superior Court of the county in which the principal office of such company is located, if in session, and if not, to a judge of the Supreme Court of Errors, praying for the appointment of a receiver, and that the charter of such company may be annulled; and said court or judge shall forthwith issue a citation to such company to appear at a day and place to be named therein, and answer to said petition; and if upon the hearing of said petition said court or judge shall find the assets of such company to be less than its liabilities, said court or judge may, and if the assets are found to be less than three-fourths of the liabilities shall, appoint some disinterested person or persons to be receiver or receivers of such company; and said court or judge may provide the mode of proving claims against such company, and appoint a committee to hear and decide upon them, and may limit and extend the time for the presentation of such claims, and may make all necessary orders in reference to the delivery to and possession by such receiver of the assets and property of such company, and the sale and conveyance of the same by him, and may direct the application of the avails of such assets and property equitably in satisfaction of the claims proved against such company, and the payment of the present value of its outstanding policies to policy-holders, either in whole or in part, or to the reinsurance of its outstanding policies in some solvent company; and said court or judge shall annul the charter and decree the dissolution of such company, and may make all other orders and decrees necessary and proper in reference to winding up the affairs of such company and the disposition of its property.

LIABILITIES—HOW ASCERTAINED.

Sec. 12. The liabilities of any such company, for all the purposes of the proceedings mentioned in the preceding section, shall include the net present value of the policies of such company, or reinsurance reserve, ascertained as now required by law.

ON REPEAL OF CHARTER, DUTY OF COMMISSIONER.

Sec. 13. Whenever the charter of any life insurance company of this State shall be repealed, all the assets of such company shall vest in fee simple and absolutely in the Insurance Commissioner of this State and his successors in office, who shall hold and dispose of the same for the use and benefit of the creditors and policy-holders of such company, and such other persons as may be interested in such assets.

COMMISSIONER SHALL TAKE POSSESSION.

Sec. 14. The Insurance Commissioner shall take immediate possession of the assets, books and papers, and collect the debts and claims due such company; he shall sell and dispose of the real estate and other property of such company, and may execute in his own name, as Insurance Commissioner, all necessary and proper conveyances of the same; he may also in his own name, as Insurance Commissioner, maintain and defend all actions at law or in equity, relating to such company, its assets and business.

HOW CLAIMS SHALL BE PRESENTED.

Sec. 15. The Superior Court for the county in which the principal office of such company is located, upon the application of the Insurance Commissioner, shall limit and may extend the time for the presentation of claims against such company, and notice thereof shall be given in such manner as said court shall direct; and any creditor neglecting to present his claim within the time so limited shall be debarred of all right to share in the assets of such company. Said court shall appoint not more than three disinterested persons as commissioners to receive and decide upon the claims presented against such company, who shall give notice of the times and places of their meetings for that purpose, in such manner as said court shall prescribe; and within one month after the expiration of the time so limited shall file with the clerk of said court a list of the claims presented to them, specifying those allowed and those disallowed.

VALUE OF POLICIES—HOW ASCERTAINED.

Sec. 16. The Insurance Commissioner shall ascertain the net present value of each policy in force in such company at the time of the repeal of its charter, and for that purpose shall use the "Actuaries' or Combined Experience Table of Mortality," with four per cent. compound interest; and he shall file with the clerk of said court a certificate showing the net present value of each of said policies, and such net present value shall be the surrender value of each of said policies.

DISTRIBUTION OF ASSETS.

Sec. 17. The Insurance Commissioner, under the direction of said court, shall apply the sums realized from the assets of such company, first to the payment of all the expenses of closing the business and disposing of the assets of such company; secondly, to the payment of all lawful taxes and debts due to the State and the United States; thirdly, to the payment of the debts and claims allowed against such company and the surrender value of its policies, in proportion to their respective amounts; and lastly, any sums remaining in the hands of the Insurance Commissioner after the payments have been made in full as herein provided, shall be disposed of in such manner as said court shall order and direct. And said court may make all orders and decrees necessary and proper in reference to the title, possession, disposition, and distribution of said assets, and the allowance and satisfaction of claims against such company, and in any other matter relating to its affairs and business.

PENALTY FOR REFUSING TO DELIVER UP BOOKS, PAPERS, ETC.

Sec. 18. Whenever by this act or by any other law of this State, general or special, the Insurance Commissioner is authorized or required to take possession of the assets of any life insurance company, any person who shall neglect or refuse to deliver to said commissioner, on demand, any books, papers, evidence of title or debt, or any property belonging to any such company in his possession or under his control, shall be punished by a fine of not more than ten thousand dollars, or by imprisonment in the county jail for a term not exceeding three years, or by such fine and imprisonment both.

COMMISSIONERS SHALL GIVE BONDS.

Sec. 19. Before the Insurance Commissioner shall take possession of any of the books, papers, or assets of any life insurance company in accordance with the provisions of this act, or of any other act, general or special, he shall give bonds for the faithful discharge of his duties, in such sums and upon such conditions as may be required by the chief judge of the Supreme Court of Errors, and to the satisfaction of said judge.

AMALGAMATION OF COMPANIES.

Sec. 20. No life insurance company, incorporated by or organized under the laws of this State, shall consolidate or amalgamate with any other company, or reinsure its risks, or any part thereof, with any other company, or assume or reinsure the whole or any portion of

the risks of any other company except as hereinafter provided ; but nothing herein contained shall prevent any life insurance company from reinsuring a fractional part, not exceeding one-half, of any single risk.

MODE OF AMALGAMATION—APPOINTMENT OF COMMISSION.

Sec. 21. Whenever any life insurance company shall propose to amalgamate or consolidate with any other company, or enter into any contract of reinsurance, it shall bring its petition to the Insurance Commissioner of this State, setting forth the terms and conditions of such proposed amalgamation, consolidation, or reinsurance, and praying for the approval thereof. The Insurance Commissioner shall thereupon issue an order of notice, requiring notice to be given by mail to the policy-holders of such company, of the pendency of such petition and the time and place at which the same will be heard, and by publication of said order of notice and said petition in a daily newspaper, designated by said Commissioner, and published in each of the cities of Hartford, New Haven, and New York, for at least three weeks before the time appointed for the hearing upon said petition. The Commissioner shall request the assistance of the Insurance Commissioners or Superintendents of two other States as experts, who, with the Insurance Commissioner of this State, shall form a commission to hear said petition. At the time and place fixed in said notice, or at such time and place as shall be fixed by adjournment, said commission shall proceed with said hearing. The attendance of witnesses before said commission may be compelled by subpoena issued by any competent authority ; and if any person shall refuse to appear before said commission in obedience to any subpoena served upon him, any justice of the peace, on application of said commission, may issue a *capias* to bring such person before them. Any policy-holder or stockholder of the company or companies may appear before said commission and be heard in reference to said petition.

POWERS AND DUTIES OF COMMISSION.

Sec. 22. Said commission, if satisfied that the interests of the policy-holders of such company or companies are properly protected, and that no reasonable objection exists thereto, may approve and authorize the proposed amalgamation, consolidation, or reinsurance ; and said commission may make such order with reference to the distribution and disposition of the surplus assets of any such company, thereafter remaining, as shall be just and equitable. Such amalgamation, consolidation, or reinsurance shall only be approved by the consent of all the members of said commission, and it shall be the

duty of said commission to guard the interests of the policy-holders of any such company or companies proposing to amalgamate, consolidate, or reinsure.

COMPENSATION OF COMMISSION.

Sec. 23. Compensation of the Commissioners or Superintendents of other States, acting under the provisions of this act, shall be twenty-five dollars a day for the time they are actually employed, to be paid, together with the expenses and costs incident to said hearing, by the company or companies bringing said petition.

PENALTY FOR VIOLATING LAW.

Sec. 24. Any officer, director, or stockholder of any life insurance company violating or consenting to the violation of the four preceding sections shall be punished by a fine not less than ten thousand dollars, and by imprisonment in the common jail not less than one year.

LOANS AND INVESTMENTS, HOW MADE.

Sec. 25. No loan or investment shall be made by any life insurance company of this State without the unanimous approval of its finance or executive committee, or the approval of a majority of the directors of such company present at any meeting of such directors, and the name of every director approving or disapproving any loan or investment so made shall be entered upon the records of the company.

PERSONAL BENEFIT OF DIRECTORS AND OFFICERS.

Sections 27
and 28 amend-
ed. See Chap-
ters XVII and
XXV, Acts of
1881.

Sec. 26. No director or officer of a life insurance company shall receive any money or valuable thing for negotiating, procuring, or recommending any loan from such company, or for selling or aiding in the sale of any stocks or securities to or by such company.

PREMIUM NOTES NOT PROHIBITED.

Sec. 29. This act shall not prevent any company from taking premium notes, or giving credit for part of its premiums, in accordance with its usual course of business.

PENALTY FOR VIOLATING THE ACT RELATING TO LOANS.

Sec. 30. Any officer or director of a life insurance company consenting to a loan or investment in willful violation of the provisions of the five preceding sections, shall be personally liable to the company for any loss which may be sustained by such investment or loan, to be recovered by an action brought by the Insurance Commissioner of this State, on complaint of any policy-holder or stockholder in the company suffering thereby.

[1879.]

ARTICLE IV.

General Provisions.

SECTION

1. Companies of other States or nations to appoint Insurance Commissioner for attorney.
2. Revocation of licenses.
3. How companies may consolidate.
4. Value of stock of original companies, how ascertained.
5. Capital of consolidated company.
6. Certificates of consolidation.
7. Premium notes, when subject to set off; mutual insurance, how conducted.
8. Suits against companies, not to be limited to less than one year.
9. Reciprocal obligations of companies of other States and foreign countries.
10. Treasurer may receive and hold securities.
11. Treasurer may make annual examination of securities.
12. Fees of treasurer for such services.

SECTION

13. Securities, how withdrawn.
14. Substitution of other bonds and requirements as to future deposits.
15. Agents of companies of other States, not to act till laws complied with.
16. False returns and false entries; penalty for making.
17. Reciprocal taxation and fees.
18. Returns of premium receipts; tax on same.
19. False statements of fire insurance companies.
20. Advertisements shall correspond with verified statements.
21. Penalty for making false statements.
22. The term agent defined.
23. Proxies confined to one use.
24. All forms of insurance come under this law.
25. Penalty for violation of law.

AN ACT RELATING TO SERVICE OF PROCESS UPON INSURANCE
COMPANIES OF OTHER STATES.

*Be it enacted by the Senate and House of Representatives in General
Assembly convened :*

Section 1. No insurance company or association, organized under the laws of any other State or foreign country, shall directly or indirectly issue policies, take risks, or transact business in this State, until it shall have first appointed in writing the Insurance Commissioner of this State to be the true and lawful attorney of such company or association in and for this State, upon whom all lawful process, in any action or proceeding against the company, may be served with the same effect as if the company existed in this State. Said power of attorney shall stipulate and agree on the part of the company that any lawful process against the company which is served on said attorney shall be of the same legal force and validity as if served on the company, and that the authority shall continue in force so long as any liability remains outstanding against the company in this State. A certificate of such appointment, duly certified and authenticated, shall be filed in the office of the Insurance Commissioner, and copies certified by him shall be deemed sufficient evidence. Service upon such attorney shall be deemed sufficient service upon the principal.

Amendment
approved
April 12, 1882.

See amend-
ment, Feb. 27,
1884.

Sec. 2. Whenever lawful process against an insurance company shall be served upon the Insurance Commissioner, he shall forthwith forward a copy of the process served on him, by mail, post-paid, and directed to the secretary of the company, or in the case of companies of foreign countries, to the resident manager, if any, in this country. For each copy of process, the commissioner shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him as part of the taxable costs, if he prevails in the suit.

Sec. 3. All acts and parts of acts inconsistent herewith are hereby repealed, but this repeal shall not affect any liability already incurred under said acts, or the remedies for recovering or enforcing the same. All attorneyships now in force shall continue in full force and effect until a new appointment is made and filed as provided in the first section of this act.

REVOCATION OF LICENSE.

Sec. 2. When the Insurance Commissioner shall find that any insurance company not incorporated by this State is unsound, estimated in the manner prescribed in the eleventh section of article 1 of this act, he shall revoke its license, and cause notice thereof to be published in two daily newspapers, printed one in Hartford and one in New Haven, at least one week; and he may reissue such license when he shall be satisfied of its soundness; and no agent of such company shall, after the first publication of such notice, issue or renew any policy of insurance in its behalf.

HOW COMPANIES MAY CONSOLIDATE.

Sec. 3. When the stockholders of any fire insurance company shall vote to consolidate with any other similar company, and the stockholders of both companies shall agree to such consolidation, and determine under which corporate organization and name their business shall be conducted, they shall be consolidated under the corporate organization and name thus chosen, and thereupon all rights and property of both of said companies shall become the property of the corporation composed of such companies, and said last-named corporation shall be liable for the outstanding obligations of such companies.

VALUATION OF ORIGINAL STOCK.

Sec. 4. Upon such consolidation, the value of each share of the capital stock of each of them shall be ascertained through a valuation of all its assets and liabilities at the time of such consolidation, and new shares (and, when necessary, parts of shares) of the consolidated

company shall be apportioned to each stockholder, equal to the value of his shares in either of the original companies; and such shares so apportioned shall be substituted for the shares in such companies; and all certificates of shares in said original companies shall be surrendered when new certificates shall be issued.

LIMIT OF CAPITAL STOCK.

Sec. 5. The capital stock of the consolidated company shall not exceed the aggregate authorized capital of the original companies.

CERTIFICATE OF CONSOLIDATION.

Sec. 6. The president and directors of such consolidated company shall, within thirty days after such consolidation, file a certificate in the office of the Secretary of State, stating such consolidation, and the name and charter adopted.

PREMIUM NOTES OF MUTUAL COMPANIES.

Sec. 7. When any inhabitant of this State shall effect insurance in any fire insurance company, and give a premium note, the policy and note shall constitute one contract, and every equitable claim of the maker thereof upon said company may be set off against said note in the hands of a third party; and when any such company becomes insolvent, the maker shall be liable on said note for only the equitable proportion thereof, for such part of the term of insurance as said company continued solvent; and if the insolvency occurs within sixty days after its date, said note shall be void, except for any amount for which the maker may have a claim on said company. All mutual fire insurance companies (except those otherwise authorized by their charters) shall take premium notes for the obligations of the assured; and assessments shall be for losses only, and upon said notes, and when paid shall be in payment, in whole or in part, as the case may be, of such notes.

LIMIT OF TIME FOR BRINGING SUITS.

Sec. 8. No insurance company shall limit the term within which any suit shall be brought against it to a period less than one year from the time when the loss insured against shall occur.

RECIPROCAL OBLIGATIONS.

Sec. 9. When any other State shall impose any obligation upon insurance companies of this State or their agents transacting business in such other State, the like obligations are hereby imposed upon

similar companies of such other State and their agents transacting business in this State ; and such companies of other States, and their agents, shall pay all penalties to, and make deposits with, the State treasurer.

TREASURER TO HOLD SECURITIES.

Sec. 10. When any State shall require insurance companies of other States to deposit with some officer of such other State securities in trust for policy-holders of such companies as a prerequisite to their transacting business in such State, the treasurer of this State may receive from any insurance company of this State the securities required by the laws of such other States on deposit, and hold the same in trust for the policy-holders of such company ; but it may collect and receive the interest and dividends thereon, and withdraw them on depositing with the said treasurer other securities of like character and value. The treasurer shall issue a certificate, under seal, of such deposit for each State which shall require the same, which shall state the items and amount of securities thus deposited, and that he is satisfied that they are of the market value represented therein ; but no securities shall be estimated above the par value of the same, nor shall any such securities be withdrawn except as provided in this section.

TREASURER TO EXAMINE SECURITIES.

Sec. 11. An examination shall be annually made by the treasurer of the securities held by him in trust, as aforesaid, from each insurance company ; and if it shall appear at any time that they amount to less than the sum required for the purposes for which such deposit was made, he shall notify said company thereof, and, unless the deficiency is made up within thirty days, shall countermand all the certificates he may have issued to said company under the preceding section, and give notice thereof to the officers of the States to whom said certificates may have been transmitted, and publish said notice in one newspaper printed in Hartford and one printed in New Haven, for three weeks successively.

FEES OF TREASURER.

Sec. 12. Each insurance company so depositing securities with the treasurer shall pay him twenty-five dollars annually in lieu of all fees for such services, except in cases where it shall be necessary to make an examination out of his office ; for each of which such special examinations and appraisals he shall be paid by the company in whose behalf the service is performed ten dollars and his actual traveling expenses, in lieu of other fees.

SECURITIES—HOW WITHDRAWN.

Sec. 13. When said company shall have caused all its unexpired policies to be paid, canceled or reinsured, and all its liabilities under such policies thereby to be extinguished, or to be assumed by some other responsible company having a similar deposit with said treasurer, he shall, on application of such company, verified by the oath of its president or secretary, and on being satisfied, by an examination of its books and of its officers under oath, that all its policies are so paid, canceled, extinguished, or reinsured, deliver up to it such securities.

SUBSTITUTION OF SECURITIES.

Sec. 14. [Repealed in 1884.]

AGENTS MUST COMPLY WITH THE LAWS.

Sec. 15. No person shall, in this State, act as agent of any insurance company or association, organized under the laws of any other State, until he shall have in all respects complied with the laws of this State.

PENALTY FOR MAKING FALSE REPORTS, ETC.

Sec. 16. Every person who shall, upon oath or affirmation legally administered to him, willfully and corruptly make false report or testify or affirm falsely to any material fact in any matter wherein an oath or affirmation is by this act required or authorized, shall be imprisoned in the state prison not less than one nor more than three years. And every person who shall make any false entry or memorandum upon any of the books or papers of any insurance company, with intent to deceive, shall be imprisoned in the state prison not less than one nor more than three years.

RECIPROCAL TAXATION AND FEES.

Sec. 17. Every insurance company or association incorporated by or organized under the laws of any other State, and admitted to transact business in this State, and each agent of every such insurance company, shall pay the same fees and taxes to the treasurer of this State as are imposed by such other State upon any similar insurance companies incorporated by or organized under the laws of this State, or upon the agents of any such companies transacting business in such other State.

PREMIUM RECEIPTS—HOW TAXED.

Sec. 18. Every agent of any such insurance company admitted to transact business in this State shall return annually, on or before the

tenth day of January, under oath, to the Insurance Commissioner, the gross amount of premiums collected by him for the year previous; and upon receiving from said commissioner a certificate of the acceptance of said return and of the amount of tax due thereon, shall pay the same to the treasurer of the State, on or before the twentieth day of January annually; and every such agent and every agent of a foreign insurance company shall retain from the premiums collected by him the tax due or to become due thereon.

FALSE STATEMENTS OF COMPANIES PROHIBITED.

Sec. 19. No company, corporation, or association authorized to transact the business of fire insurance within this State shall state or represent, either by advertisement in any newspaper, magazine, or periodical, or by any sign, circular, card, policy of insurance, or certificate of renewal thereof, any funds or assets to be in its possession not actually possessed by it, and available for the payment of losses by fire and held for the protection of holders of their policies of fire insurance. The advertising of subscribed capital not actually paid up in cash shall be construed as a violation of the provisions of this act.

ADVERTISEMENTS MUST CORRESPOND WITH OFFICIAL STATEMENTS.

Sec. 20. Every advertisement or public announcement, and every circular or card hereafter made or issued by any company, corporation, or association, authorized to transact the business of fire insurance within this State, which shall purport to make known the financial standing of any such company, corporation, or association, shall, in all particulars which it purports to give correspond with the last-preceding verified statement made by said company, corporation, or association, to the insurance department of this State.

PENALTY FOR MAKING FALSE STATEMENTS.

Sec. 21. Every person or corporation violating any provision of the two preceding sections of this act shall, for the first offense, forfeit and pay to this State five hundred dollars; and for every subsequent violation of any provision of such sections, shall forfeit and pay to the State one thousand dollars.

THE TERM AGENT DEFINED.

Sec. 22. The term agent or agents used in this act shall include an acknowledged agent or surveyor, and any person or persons who shall in any manner aid in transacting the business of an insurance company.

PROXIES LIMITED TO ONE USE.

Sec. 23. No power of attorney to vote at any meeting of any life insurance company shall be used at more than one meeting of such corporation.

ALL FORMS OF INSURANCE SUBJECT TO THIS ACT.

Sec. 24. The provisions of this act shall be applicable to all forms of insurance and to all insurance companies, associations, corporations, partnerships, individuals, or association of individuals, doing or attempting to do business under any charter, compact, or agreement making a guaranty, contract, or pledge of insurance; and to all chartered mutual benefit companies, so far as the nature of the business of the same may admit. But the provisions of section two, article three, of this act shall not apply to policies or certificates in which the amount of insurance or benefit is determined by an assessment collected from the surviving and associated holders of like policies or certificates, and not by a guaranty or pledge of insurance irrespective of the amount thus collected; *provided*, that any amount collected upon such assessments, until expended for the purpose for which it was collected, shall be charged as a liability against the company or association holding the same.

Amendment.
1880 and 1882.

PENALTY FOR VIOLATION OF LAW.

Sec. 25. Every person or corporation violating any provision of this act, for which no other penalty is provided or provision made, shall be fined not less than one hundred dollars nor more than five hundred dollars.

Approved, March 27, 1879.

[Acts Passed January Session, 1881.]

CHAPTER XVII.

AN ACT AMENDING AN ACT RELATING TO INSURANCE COMPANIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened: Section 1. No portion of the capital, assets, or income of any life insurance company of this State shall hereafter be used in the purchase of the stocks or bonds of any mining or manufacturing company in any event, nor in the purchase of the stocks or bonds of any other private corporation upon which last-mentioned stocks a regular dividend shall have been passed, or upon which last-mentioned bonds a regular interest payment shall have been defaulted at any time within three years prior to such investment; *provided*, that no investment shall be made by said companies in any of the

stocks or bonds last above referred to which have not been issued for the space of three years prior to such investment, or which have not a market value equal to the par value thereof, unless the written approval by the Insurance Commissioner of such investment shall first have been obtained. And no loan shall be made by any such company upon the security of the stock of any mining company. And no loan shall be made by any such company upon the security of the stock of any manufacturing company unless the same shall be accompanied by the individual guarantee of some responsible party or parties, or by other collateral security of equal value to the amount of the sum loaned.

Sec. 2. Section twenty-eight of article three of "An Act relating to Insurance Companies," being chapter sixty-three of the public acts of 1879, which reads as follows: "Section 28. No portion of the capital, assets, or income of such company shall hereafter be used in the purchase of the stocks or bonds of any mining or manufacturing company or of any other private corporation, unless the market value of the stocks or bonds of such other private corporation shall be equal to the par value thereof, and upon which dividends or interest shall have been regularly paid for three years prior to such investment or loan; nor shall any loan be made by any such company upon any securities, the purchase of which by it is by this act prohibited," is hereby repealed; *provided, however*, that said section hereby repealed shall remain in full force as to all past transactions and for the purpose of prosecuting to final judgment all violations of it.

Sec. 3. Any officer or director of a life insurance company consenting to a loan or investment, in willful violation of the provisions of this act, shall be personally liable to the company for any loss which may be sustained by reason of such investment or loan, to be recovered by an action brought by the Insurance Commissioner of this State on complaint of any policy-holder or stockholder in the company suffering thereby.

Sec. 4. This act shall take effect from its passage.

Approved, March 9, 1881.

CHAPTER XXV.

AN ACT AMENDING AN ACT RELATING TO INSURANCE COMPANIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened: Section 1. That section twenty-seven, article third, chapter sixty-three of the public acts of 1879, approved March twenty-seventh, 1879, which provides that "no loan shall hereafter be

made of the capital, assets, or income, or any portion thereof, of any life insurance company incorporated by, or organized under, the laws of this State, unless such loan shall be secured by mortgage of unencumbered real estate, worth at least double the amount loaned thereon; or by pledge of bonds or stocks as collateral having a market value at least twenty-five per cent. in excess of the amount loaned thereon," be, and hereby is, amended by adding after the last word of said section the following, viz.: *provided, however*, that such life insurance company may make such loan upon pledge of United States Government bonds and bonds of the State of Connecticut, at par, so that the same, when amended, shall read as follows, viz.:

"No loan shall hereafter be made of the capital, assets, or income, or any portion thereof, of any life insurance company incorporated by, or organized under, the laws of this State, unless such loan shall be secured by mortgage of unencumbered real estate worth at least double the amount loaned thereon; or by pledge of bonds or stocks as collateral, having a market value at least twenty-five per cent. in excess of the amount loaned thereon; *provided, however*, that such life insurance company may make such loans upon pledge of United States Government bonds, and bonds of the State of Connecticut, at par."

Sec. 2. Any officer or director of a life insurance company consenting to a loan or investment in willful violation of the provisions of this act shall be personally liable to the company for any loss which may be sustained by an investment or loan, to be recovered by an action brought by the Insurance Commissioner of this State, on complaint of any policy-holder or stockholder of the company suffering thereby.

Sec. 3. This act shall take effect from its passage.

Approved, March 16, 1881.

TAXATION OF MUTUAL LIFE INSURANCE COMPANIES.

CHAPTER XLIX.

SECTION

1. Annual returns to comptroller by life insurance companies.
2. Correction of returns by Board of Equalization.

SECTION

3. Time and conditions of paying taxes.
4. Penalty for neglect of duty.

ANNUAL RETURNS TO COMPTROLLER.

Section 1. The secretary or treasurer of every life insurance company chartered by this State, and doing business in whole or in part upon the plan of mutual insurance, including all companies

whose policy-holders have a right to participate in its profits, shall, on or before the fifteenth day of February, annually, render to the comptroller a sworn statement of the total amount of its assets on the preceding thirty-first day of December, with a detailed enumeration of such assets and the market value thereof, the amount of premium notes held by it, its ascertained and unpaid losses on that day, and if said company be also in part a stock company, the stock whereof is by law taxable, the market value of the assets belonging to the stock department of said company.

CORRECTION OF RETURNS BY BOARD OF EQUALIZATION.

Sec. 2. The board of equalization shall examine and correct all statements and returns made to the comptroller in pursuance of the foregoing section, and in case any such company shall not make the return herein prescribed, said board shall, upon the best information it can obtain, make out, within ten days after the time above limited for making such returns, the statement required to be made by such company, and such statement or return so corrected, or made out, shall be conclusive as to the market value and amount of the assets of said company.

Sec. 3. Every such insurance company shall, on or before the twenty-fifth day of February, A. D. 1882, pay to the State, as a tax on its corporate franchise, a sum equal to three-eighths of one per cent., and on or before the twenty-fifth day of February, 1883, a sum equal to three-tenths of one per cent., and annually thereafter, on or before the twenty-fifth day of February, a sum equal to one-fourth of one per cent. on the total amount of its premium notes, and on the market value of all its other assets, deducting, however, the amount of its ascertained and unpaid losses, the market value of its real estate liable to taxation in this State, the market value of any bonds owned by it which have been heretofore issued by this State or by any town or city in this State in aid of the construction of any railroad, and which, by the laws of this State, are exempt from taxation, and if said company be in part a stock company, the stock whereof by law is otherwise liable to taxation, the market value of the assets belonging to its stock department; and said tax so paid shall be in lieu of all other taxes on the assets of said company, except on its taxable stock and on real estate held by it, over and above what may be necessarily used by it in transacting its appropriate business.

PENALTY FOR NEGLECT OF DUTY.

Sec. 4. If any person whose duty it shall be to make such returns shall fail to do so within the time limited, he shall forfeit five thousand dollars to the State; and if any insurance company required by this statute to make any payment fail to do so within the time herein limited, it shall forfeit to the State twice the amount required for such payment.

Approved, April 1, 1881.

CONCERNING FIRE INSURANCE COMPANIES.

Be it enacted, etc.: Section 1. All insurance companies organized under the laws of this State, having power to make insurance against loss by fire, are authorized to include and make insurance against loss by lightning, provided the same shall be clearly expressed in the policy.

See Act,
Chapter XIII,
1883.

Sec. 2. This act shall take effect from its passage.

Approved, April 5, 1881.

CHAPTER CXII.

AN ACT RELATING TO INVESTMENTS OF LIFE INSURANCE COMPANIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened: In all cases in which any life insurance company of this State shall have legally acquired by mortgage, deed of trust, or foreclosure, or in any manner, in payment of a debt previously contracted, any mining or manufacturing property, real or personal, situated in this State or elsewhere, it shall be lawful for said insurance company, upon the sale of said property, to take in payment or part payment therefor the stocks or bonds of any company or corporation purchasing said property.

Approved, April 13, 1881.

CHAPTER LXIII.

AN ACT RELATING TO ACCIDENT INSURANCE.

Be it enacted by the Senate and House of Representatives in General Assembly convened: Section 1. Any company chartered by and now doing business in this State, and empowered to make contracts contingent upon life, is hereby authorized to issue policies or certificates

insuring or protecting persons against loss of life or personal injury resulting from any cause, which policies or certificates shall state on their face the agreement with the persons receiving the same, and when executed in accordance with the charter and by-laws of said company shall be binding upon the same.

Sec. 2. All certificates heretofore issued by any company named in the first section of this act, protecting persons against loss of life or personal injury, are hereby validated.

Sec. 3. This act shall take effect from its passage.

Approved, March 30, 1882.

CHAPTER CXVI.

AN ACT CONCERNING LIFE AND ACCIDENT INSURANCE COMPANIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened: Section 1. Whenever it shall come to the knowledge of the Insurance Commissioner that any company or association under his supervision, doing a business within this State upon the assessment or co-operative plan of insurance or indemnity, has failed to collect the necessary sum by assessment to make full payment of the maximum amount named in any contract, it shall be the duty of the Insurance Commissioner to notify said company or association to cease doing new business unless it shall thereafter use in the solicitation thereof only such application forms as shall bear, printed in red ink in a conspicuous manner along the margin of said application forms, the words, "it is understood and agreed that the amount to be paid, when the certificate issued upon this application becomes a claim, shall be dependent upon the amount collected from an assessment made to meet such claim," and every company or association shall immediately conform to the provisions of this section whenever so notified.

Sec. 2. Every company or association violating the provisions of this act shall be fined not less than one hundred nor more than five hundred dollars.

Sec. 3. This act shall take effect from its passage.

Approved, April 25, 1882.

CHAPTER XIII.

AN ACT CONCERNING FIRE INSURANCE COMPANIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened: Section 1. All insurance companies, organized under the laws of this State, having power to make insurance against

loss by fire, are authorized to make insurance against loss by wind storms, tornadoes, and cyclones, provided the same shall be clearly expressed in the policy.

Sec. 2. This act shall take effect from its passage.

Approved, March 14, 1883.

CHAPTER XC.

AN ACT RELATING TO LIFE INSURANCE COMPANIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened: Section 1. Any company chartered by, and now doing business in this State, and empowered to make contracts contingent upon life, is hereby authorized to grant and issue annuities either in connection with or separate from contracts of insurance predicated upon life risks.

Sec. 2. All contracts heretofore issued by any company named in the first section of this act, comprising an annuity, are hereby valid.

Sec. 3. This act shall take effect from its passage.

Approved, April 19, 1883.

CHAPTER XI.

AN ACT RELATING TO SERVICE OF PROCESS UPON INSURANCE COMPANIES OF OTHER STATES.

Be it enacted, etc.: Section 1. Whenever service of process on an insurance company may be made, by law, on the Insurance Commissioner of this State, such commissioner may, from time to time, designate some person in his office upon whom in his absence service of such process may be made; and such service shall be of the same force and effect as though made on the commissioner personally.

Sec. 2. This act shall take effect from its passage.

Approved, February 27, 1884.

CHAPTER XIV.

AN ACT RELATING TO INSURANCE COMPANIES.

Be it enacted, etc.: Section 1. Section fourteen of article four of chapter sixty-three of the public acts of 1879 (page 414), said chapter sixty-three being an act relating to insurance companies, is hereby repealed.

Sec. 2. This act shall take effect from its passage.

Approved, March 4, 1884.

CHAPTER XLII.

AN ACT RELATING TO THE ORGANIZATION OF INSURANCE COMPANIES.

Be it enacted, etc. : Section 1. Every insurance company or association hereafter incorporated or organized in this State shall, before issuing any policy of insurance or making any contract of insurance, file with the Insurance Commissioner a certified copy of its charter or articles of association and a statement verified by the oath of its president and secretary, showing that said company is duly organized.

Sec. 2. Upon receiving such statement the Insurance Commissioner shall examine such company or association, and, if he finds that it has complied with the terms of its charter or articles of association and the laws of the State, shall issue a certificate authorizing such company or association to issue policies and make contracts of insurance.

Sec. 3. The fee for filing copy of charter or articles of association shall be ten dollars; and for a certificate of authority under this act five dollars.

Sec. 4. This act shall take effect from its passage.

Approved, March 20, 1884.

CHAPTER LXXXVII.

AN ACT RELATING TO THE INSURANCE COMMISSIONER.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

Every person hereafter appointed Insurance Commissioner shall, before entering upon the duties of such appointment, give a bond to the State with sufficient surety, to the acceptance of the treasurer, in the sum of five thousand dollars, conditioned for the faithful performance of the duties of said office, during the term of such appointment.

Approved, April 16, 1885.

CHAPTER XCIII.

AN ACT RELATING TO INSURANCE AGENTS.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

Section 1. No person shall act as agent for any insurance company or association incorporated by or organized under the laws of any other State of the United States or any foreign country, directly

or indirectly taking risks or transacting the business of life insurance in this State, without procuring from the Insurance Commissioner, under a penalty of not less than one hundred dollars nor more than five hundred dollars, a certificate of authority stating that such company or association has complied with all the laws of this State relative to such companies or associations, which certificates shall continue in force until the thirty-first day of March next after its issue, unless revoked for cause.

Sec. 2. Any insurance agent or any insurance broker who, in this State, solicits or procures policies or risks of insurance from or in any stock fire insurance company or association, or from or in any life or accident insurance company or association, organized under the laws of any other State of the United States, or of any foreign government, except such risk be upon his own property or person, or who, in any manner, except as aforesaid, aids the transaction of business in this State by any such company or association that has neglected or refused to comply with the requirements of the laws of this State relating to such companies or associations, shall be fined not more than one thousand dollars; *provided, however*, that the Insurance Commissioner, upon the payment of a fee of twenty dollars, may issue a license to continue in force, unless revoked, until the first day of April next following, which license shall be revokable at pleasure, to any person permitting the person named in said license to procure policies of fire insurance on property in this State in companies or associations which have not complied with the laws of this State relative to such companies or associations.

Sec. 3. No person shall act under such license until he make and file in the office of the Insurance Commissioner an affidavit that he is unable to procure in companies admitted to do business in this State the amount of insurance necessary to protect the property to be insured under such license. Such person shall keep a separate account of the business done under such license, which account shall at all times be open to the inspection of the Insurance Commissioner, and shall annually, on or before the tenth day of January, file in the office of the Insurance Commissioner a sworn statement showing: first, the exact amount of insurance placed for each person, firm, or corporation, under such license; second, the gross premiums charged thereon; third, in what company or companies, association or associations; fourth, the date of the policy or policies; and fifth, the terms thereof.

Sec. 4. Each person acting under such license shall pay to the treasurer of this State annually on or before the twentieth day of Jan-

uary, a sum equal to three per cent. of the gross premiums charged for insurance procured or placed under such license.

Sec. 5. This act shall not be construed to apply to fraternal associations dispensing aid or benefits to its members or their heirs.

Approved, April 22, 1885.

CHAPTER CIV.

AN ACT IN RELATION TO ASSESSMENT INSURANCE.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

Section 1. It shall not be lawful for any corporation or association organized under other authority than the laws of this State, for the purpose of furnishing life or accident insurance or indemnity upon the assessment plan, to do any business in this State or for any person to act within this State as agent in soliciting, procuring, receiving or transmitting any application for membership or insurance, in or for or on behalf of any corporation or association, unless such corporation or association shall be authorized to do business in this State, and such agent licensed by the Insurance Commissioner as hereinafter provided.

Sec. 2. Any corporation or association organized under the laws of any other State of the United States for the purpose of furnishing life or accident insurance or indemnity upon the assessment plan, or that is carrying on the business of life or accident insurance upon the assessment plan, shall receive from the Insurance Commissioner of this State a certificate that it has complied with the provisions of this act, and is authorized to do business in this State whenever such corporation or association shall deposit with him a certified copy of its charter or articles of incorporation, a copy of its statement of business for the year ending the thirty-first day of the next preceding December, sworn to by the president and secretary or like officers thereof, setting forth the number and amount of certificates of membership or policies in force, and a detailed account of its expenditures, income, assets and liabilities, and also a certificate sworn to by the president and secretary or like officers thereof, setting forth that it has paid, and has the ability to pay its certificates or policies to the full limit named therein ; that it does not issue certificates or policies of life insurance upon the lives of persons who are more than sixty-five years of age ; that its certificates or policies are payable only to beneficiaries having a legal insurable interest in the life of the member or insured ; that an ordinary assessment upon its members is

sufficient to pay its maximum certificate of membership or policy theretofore issued, if any, or thereafter to be issued to residents of this State, to the full amount or limit named therein; a certificate from the Insurance Commissioner or other like officer charged with the duty of executing the insurance laws of the State where said corporation or association is organized, certifying that it is legally entitled to do business; and that corporations chartered under the laws of this State, and engaged in the business of life or accident insurance or indemnity on the assessment plan are legally entitled to do business in that State; a copy of the application for membership or insurance, and a copy of the form of certificate of membership or policy, and of each form thereof, if more than one form is used; and a copy of the constitution and by-laws.

Sec. 3. No corporation or association organized under the laws of any other State shall directly or indirectly transact business in this State until it shall have first appointed in writing the Insurance Commissioner of this State to be the true and lawful attorney of such corporation or association in and for this state, upon whom all lawful process in any action or proceeding against the corporation or association may be served with the same effect as if the corporation or association existed in this State. Said power of attorney shall stipulate and agree on the part of the corporation or association that any lawful process against the corporation or association which is served on said attorney shall be of the same legal force and validity as if served on the corporation or association, and that the authority shall continue in force so long as any certificate of membership or policy remains outstanding against the corporation or association in this State. A certificate of such appointment duly certified and authenticated shall be filed in the office of the Insurance Commissioner, and copies certified by him shall be deemed sufficient evidence. Service upon such attorney shall be deemed sufficient service upon the principal.

Sec. 4. Whenever lawful process against a corporation or association shall be served upon the Insurance Commissioner, he shall forthwith forward a copy of the process served on him by mail, post-paid, and directed to the secretary of the corporation or association. For each copy of process the commissioner shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him as part of the taxable costs, if he prevails in the suit.

Sec. 5. After authorizing such corporation or association to do business in this State, as provided in this act, the Insurance Commissioner shall issue licenses to agents thereof, to be designated by the

Amended.
Act of 1886.

corporation or association, authorizing them to act as such agents for the term of one year ; but such licenses must be renewed annually on or before the first day of March.

Sec. 6. The Insurance Commissioner shall examine into the condition, affairs and management of any corporation or association applying for admission or doing business in this State under the provisions of this act, and the necessary expense of any such examination made or ordered to be made by said commissioner shall be certified to by him and paid by the corporation or association so examined. And if upon any such examination or otherwise the Insurance Commissioner shall at any time ascertain that an ordinary assessment upon the members of any such corporation or association shall not be sufficient to pay its maximum certificate of membership to the full limit, and that assessments made upon its members at the rate at which they are liable to be assessed, together with its available funds, are not sufficient to pay in full its certificates as they become due, or that such corporation or association has failed to pay to the maximum amount named in any certificate when it became due, or that it is conducting its business fraudulently, or that it is not carrying out its contracts with its members in good faith, it shall be his duty to refuse such application for admission, or forthwith to revoke all authority previously given to such corporation or association, and all its agents, to do business in this State, and to publish such revocation in some newspaper published in this State.

Sec. 7. The Insurance Commissioner is hereby authorized and empowered to address any inquiries he may deem proper to any corporation or association which may be authorized to do business in this State under the provisions of this act, in relation to its business or condition, and it shall be the duty of the officers of such corporation or association so addressed to promptly reply in writing to all such inquiries under the oath of its president and secretary or other like officers, and in case of a failure or refusal of such officers to so reply, the Insurance Commissioner may suspend or revoke all authority to such corporation or association and all its agents to do business in this State.

Sec. 8. The Insurance Commissioner, upon application by corporations chartered under the laws of this State, shall issue to such corporations certificates that corporations, associations or societies chartered by other States, furnishing life or accident insurance or indemnity on the assessment plan who have complied with the provisions of this act are legally entitled to do business in this State.

Sec. 9. Whoever solicits, procures or receives in or transmits from this State any application other than his own, for membership or in-

insurance in any corporation or association embraced by the first section of this act, shall be deemed and held to be an agent of such corporation or association within the meaning of this act.

Sec. 10. Any person who shall transact business for any corporation or association embraced by the first section of this act as an agent thereof within the meaning of this act, without first procuring and having a license from the Insurance Commissioner to act as such agent, or after such license has been suspended or revoked, shall be fined not less than one hundred dollars nor more than five hundred dollars for each offense.

Sec. 11. Every corporation or association which may be doing business in this State under the provisions of this act shall, on or before the first day of March in each year after it commences to do business in this State, make and file with the Insurance Commissioner of this State a report of its affairs and operations during the year ending the thirty-first day of December next preceding. Such annual reports shall be made upon blank forms, to be provided and furnished by the Insurance Commissioner, and shall be verified under the oath of the president and secretary or other like officers, and shall be published, or the substance thereof, in his annual report, by the Insurance Commissioner.

Sec. 12. Every corporation or association incorporated by or organized under the laws of any other State, and admitted to transact business in this State, and each agent of every such corporation or association, shall pay the same fees and taxes to the Insurance Commissioner of this State as are imposed by such other State upon any similar corporations or associations incorporated by or organized under the laws of this State, or upon the agents of any such corporations or associations transacting business in such other State.

Sec. 13. When any other State shall impose any obligation upon corporations or associations of this State, or their agents transacting business in such other State, the like obligations are hereby imposed upon similar corporations or associations of such other State and their agents transacting business in this State; and such corporations or associations of other States, and their agents, shall pay all penalties to and make deposits with the State treasurer.

Sec. 14. If such corporation or association shall, at any time, fail or refuse to make the annual report, or shall neglect for more than thirty days to pay any final judgment rendered against it in the courts of this State, the Insurance Commissioner shall forthwith suspend or revoke all authority to such corporation or association, and all its agents, to do business in this State, and shall publish such revocation in some newspaper published in this State.

Sec. 15. Nothing in this act contained shall be construed to apply to any secret or fraternal society, nor to any association organized solely for benevolent and charitable purposes, whose members are employed by one or more similar corporations or institutions, or whose membership is confined to one trade, art or profession.

Sec. 16. This act shall take effect from its passage.

Approved, April 22, 1885.

CHAPTER CVII.

AN ACT RELATING TO THE GIVING OF BONDS REQUIRED BY LAW.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

Section 1. Any company with a paid-up capital of not less than *five hundred thousand dollars*, incorporated and organized under the laws of any State of the United States, solely for the purpose of transacting business as surety on obligations of persons or corporations, and which has complied with all the requirements of the law regulating the admission of such companies to transact business in this State, may, upon production of evidence of solvency and credit satisfactory to the judge, head of department, or other officer authorized to approve such bond, be accepted as surety upon the bond of any person or corporation required by the laws of this State to execute a bond, in lieu of any surety or sureties as now required by law, and such company may be released from its liability on the same terms and conditions as are by law prescribed for the release of individuals, it being the true intent and meaning of this act to enable corporations created for that purpose to become the surety on bonds required by law, subject to all the rights and liabilities of private persons.

Sec. 2. Any court or officer whose duty it is to pass upon the account of any person or corporation required by law to give a bond, may, whenever such person or corporation has given any such surety company as surety upon said bond, allow in the settlement of such account a reasonable sum for the expense of procuring such surety.

Sec. 3. Any company which shall execute any bond as surety under the provisions of this act shall be estopped in any proceedings, to enforce the liability which it shall have assumed to incur, to deny its corporate power to execute such instrument or assume such liability.

Sec. 4. This act shall take effect from the date of its approval.

Approved, April 22, 1885.

CHAPTER CVIII.

AN ACT RELATING TO CORPORATE SURETYSHIP.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1. Any company incorporated and organized under the laws of any State of the United States other than this State, for the purpose of transacting business as surety on obligations of persons or corporations, may transact such business in this State upon complying with the provisions of this act and not otherwise.

Sec. 2. No such company, not incorporated under the authority of this State, shall directly or indirectly take risks or transact business in this State until it shall have first appointed, in writing, the Insurance Commissioner of this State to be the true and lawful attorney of such company in and for this State, upon whom all lawful process, in any action or proceeding against the company, may be served with the same effect as if the company existed in this State. Said power of attorney shall stipulate and agree on the part of the company that any lawful process against the company which is served on said attorney shall be of the same legal force and validity as if served on the company, and that the authority shall continue in force so long as any liability remains outstanding against the company in this State. A certificate of such appointment, duly certified and authenticated, shall be filed in the office of the Insurance Commissioner, and copies certified by him shall be deemed sufficient evidence. Service upon such attorney shall be deemed sufficient service upon the principal.

Sec. 3. Whenever lawful process against such company shall be served upon the Insurance Commissioner, he shall forthwith forward a copy of the process served on him, by mail, post-paid, and directed to the secretary of said company. For each copy of process the Commissioner shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him as part of the taxable costs if he prevail in the suit.

Sec. 4. No person shall act within this State as agent for such company, incorporated or organized under the laws of any other State unless such company is possessed of *two hundred and fifty thousand dollars* capital, and unless such capital to the extent of one hundred thousand dollars is invested in stocks created by the laws of the United States, or by or under the laws of the State in which such company is located, or in other safe stocks or securities, the value of which, at the time of such deposit, shall be at or above par, which investments are deposited with the Insurance Commissioner, auditor, comptroller or chief financial officer of the State under whose laws

such company is incorporated, and the Insurance Commissioner of this State is furnished with the certificate of such Insurance Commissioner, auditor, comptroller or chief financial officer aforesaid, under his hand and official seal, that he, as such Insurance Commissioner, auditor, comptroller or chief financial officer of such State, holds in trust and in deposit for the benefit of all obligees of such company, the securities before mentioned; which certificate shall describe the items of security so held, and shall state that he is satisfied that such securities are worth one hundred thousand dollars.

Sec. 5. Every person who shall so far represent any such company incorporated or organized under the laws of any other State as to receive or transmit applications for suretyship or to receive for delivery bonds founded on applications forwarded from this State, or otherwise to procure suretyship to be effected by such company upon the bonds of persons or corporations in this State, or upon bonds given to persons or corporations in this State, shall be deemed as acting as agent for such company and shall be subject to the restrictions and liable to the penalties herein made applicable to agents of such companies.

Sec. 6. Every such company, before transacting any business in this State, shall deposit with the Insurance Commissioner a copy of its charter or articles of association and a statement signed and sworn to by its president and secretary stating the amount of its capital and the manner of its investments, designating the amount invested in mortgages, in the stock of incorporated companies, stating what companies, in public securities, and also the amount invested in other securities, particularizing each item of investment; the amount of existing bonds upon which such company is surety, stating what portion thereof is secured by the deposit with such company of collateral security, the amount of premium thereon and the amount of liabilities, specifying therein the amount of outstanding claims adjusted or unadjusted, due or not due.

Sec. 7. Every such company shall, in the month of January, annually, deposit with the Insurance Commissioner a similar statement of the capital of said company and its investments and risks as aforesaid, to be made up to the thirty-first day of December next preceding, together with such other information as the Insurance Commissioner may require, signed and sworn to as above directed.

Sec. 8. If the Insurance Commissioner be satisfied with said certificate, and if said company shall have complied with all other provisions of law, he shall thereupon issue his license to it to transact business in this State for one year from the first day of April following, but no such license shall be issued unless such certificate is furnished.

Sec. 9. No person shall act as agent of any such company until such company shall have complied with all the requirements of the laws of this State relating to such companies, and every person acting without such compliance shall be fined one thousand dollars.

Sec. 10. The Insurance Commissioner, either personally or by a committee appointed by him, consisting of one or more persons not directors, officers or agents of any surety company, doing business in this State, may at any time examine into the affairs of any surety company incorporated by or doing business in this State. The officers or agents of such company shall exhibit its books to said commissioner or committee, and otherwise facilitate such examination, and the commissioner or committee may examine under oath the officers and agents of any such company in relation to its affairs; and said commissioner shall, if he deem it for the best so to do, publish the result of such investigation in one or more newspapers published in this State. Whenever it shall appear to the Insurance Commissioner from the statement or from an examination of the affairs of any such company, that such company is insolvent or is conducting its business fraudulently, or refuses or neglects to comply with the laws of the State relating to such companies, it shall be the duty of said commissioner to revoke the certificate of authority issued to the agent or agents of any such company, and he shall cause notice thereof to be published in one or more newspapers published in this State, and the agent or agents of such company after such notice shall transact no further business in this State. All the expenses of an examination made under the provisions of this section shall be paid to the Insurance Commissioner by the company examined.

Sec. 11. Every such company applying for admission to transact business in this State shall pay to the Insurance Commissioner for the use of the State, for filing copy of its charter or articles of association the sum of thirty dollars; for filing statement preliminary to admission and for filing each annual statement after admission, the sum of twenty dollars, and for each agent's certificate annually the sum of two dollars.

Sec. 12. Every such company organized under the laws of any other State and admitted to transact business in this State, and each agent of every such company, shall pay the same fees and taxes to the treasurer of this State as are imposed by such other State upon any similar companies incorporated by or organized under the laws of this State or upon the agents of any such companies transacting business in such other State.

Sec. 13. This act shall take effect from the date of its approval.

Approved, April 22, 1885.

CHAPTER CXV.

AN ACT RELATING TO PRINTING THE ANNUAL REPORTS.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

Section 1. The comptroller shall annually cause to be printed, at the expense of the State, such number of copies of each of the following annual reports as is hereinafter stated: * * * * of the Insurance Commissioner, sixteen hundred; * * * *

Sec. 2. No person other than the comptroller shall authorize or contract for the printing of any reports made to the governor or general assembly.

Sec. 3. The comptroller shall annually transmit to the town clerk of each town one copy of every report made to the governor and general assembly, which shall be kept on file in the office of the town clerk for public use, said copies to be bound together in two volumes.

Sec. 4. All acts or parts of acts inconsistent herewith are hereby repealed.

Approved, April 23, 1885.

CHAPTER X.

AN ACT CONCERNING FEES OF THE INSURANCE COMMISSIONER.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

Section 1. Section three of part nine, chapter one, title three of the general statutes (page 17) is hereby amended to read as follows: Said commissioner shall demand and receive the following fees from insurance companies: for receiving and filing annual reports, ten dollars; for valuation of policies of life insurance companies organized under the laws of this State, one cent for each thousand dollars of insurance valued; for valuation of policies of life insurance companies organized under the laws of any other State admitted to transact business in this State, such rate for each thousand dollars of insurance valued as is imposed by such other State upon any similar insurance company organized under the laws of this State admitted to transact business in such other State; for filing any additional paper required by law, twenty-five cents; and for every certificate of valuation, copy of report, or certificate of condition of company to be filed in any other State, five dollars.

Sec. 2. This act shall take effect from the date of its approval, and shall apply to the valuation to be made of policies in force on the thirty-first day of December, 1885.

Approved, February 24, 1886.

CHAPTER LXXXVI.

AN ACT CONCERNING THE CANCELLATION OF INSURANCE POLICIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

No insurance company or association shall cancel a policy issued against loss by fire on property in this State without giving the party insured at least five days' notice, in writing, of such intention, and a return of the ratable proportion of the premium for the unexpired term of the policy.

Approved March 30, 1886.

CHAPTER LXXXVII.

AN ACT CONCERNING THE DUTIES OF THE INSURANCE COMMISSIONER.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

Section two of part nine, chapter one, title three, of the general statutes (page 17), relating to the Insurance Commissioner is hereby amended so that the same shall read as follows: Said commissioner shall have the powers and duties specified in chapter sixty-three of the public acts of 1879 (page 396); shall see that all the laws respecting insurance companies are faithfully executed; may employ clerical aid; shall furnish to each of the insurance companies incorporated by this State and to the attorneys of companies incorporated by other States and foreign governments, doing business in this State, printed forms of the statements required by law; shall on or before the fifth of each month pay over all fees which he may receive during the month previous to the treasurer; and may administer oaths in the discharge of his official duties.

Approved, March 30, 1886.

CHAPTER CXI.

AN ACT CONCERNING LIFE INSURANCE COMPANIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

Any life insurance company, organized by law in this State, may improve any real estate which it may have obtained by foreclosure, or otherwise, in conformity to law, whether said real estate is situate in this or in any other State.

Approved, April 8, 1886.

CHAPTER CXII.

AN ACT RELATING TO INSURANCE COMPANIES OF OTHER STATES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section ten of article one, chapter sixty-three of the public acts of 1879 (page 400) is amended to read as follows, viz.: Any mutual fire, or fire and marine or mutual marine insurance company located in any other State of the United States, possessed of one hundred and fifty thousand dollars in cash, or securities invested in available cash assets, may be admitted to take risks and transact business in this State; *provided*, it shall comply with all the other requirements of the laws of this State relating to such companies of other States; *and provided further*, that similar companies of this State are admitted to transact business in such other State.

Approved, April 8, 1886.

CHAPTER CXIII.

AN ACT CONCERNING LICENSES AND CERTIFICATES OF INSURANCE AGENTS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1. All certificates or licenses issued by the Insurance Commissioner of this State to companies or associations existing under the laws of any other State or foreign government, or to any agent of such company or association, between the first day of April and the first day of January, authorizing such company or agent to transact business in this State, shall expire unless the same be sooner revoked, as now provided by law, on the first day of April next following the date of such certificate or license. And all certificates or licenses issued as aforesaid, between the first day of January and the first day of April shall expire, unless the same be sooner revoked, one year after the first day of April.

Sec. 2. The annual fee for a license, except to fire companies of foreign countries, shall be ten dollars, and for every agent's certificate two dollars, provided no greater fees are exacted for such certificates and licenses by other States from companies of this State that are admitted to do business in such other States.

Sec. 3. This act shall take effect from its passage, and all acts or parts of acts inconsistent herewith are hereby repealed.

Approved, April 8, 1886.

A DIGEST

OF ALL THE REPORTED CASES RELATING TO

FIRE, MARINE, LIFE, AND ACCIDENT

INSURANCE,

DECIDED IN THE

SUPREME AND SUPERIOR COURTS

OF THE

STATE OF CONNECTICUT,

AND IN THE

UNITED STATES COURTS

FOR THE

DISTRICT OF CONNECTICUT.

CHAPTERS.

- I. INTERESTS INSURABLE AND INSURED.
- II. THE APPLICATION AND SURVEY.
- III. REPRESENTATIONS.
- IV. EXECUTION OF POLICY.
- V. WARRANTIES AND CONDITIONS: BREACHES, AND WAIVER OF FORFEITURE.
- VI. INSURANCE AGENTS.
- VII. ASSIGNMENT OF POLICY.
- VIII. PROOFS OF LOSS AND MEASURE OF DAMAGES.
- IX. DOUBLE INSURANCE.
- X. ACTIONS.
- XI. POINTS PECULIAR TO MARINE POLICIES.
 - (a) *Abandonment.*
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 - (c) *Deviation.*
 - (d) *Open and Valued Policies.*
 - (e) *Termination of Risks.*
- XII. ACCIDENT POLICIES.
- XIII. LIFE POLICIES.
- XIV. WINDING UP INSURANCE COMPANIES.

I. INTERESTS INSURABLE AND INSURED.

1. Policies of Insurance, whether life, fire, or marine, are *contracts of indemnity* only.

Bevin v. The Conn. Mutual Ins. Co., 23 Conn., 251.

2. *Insurance after a fraudulent conveyance.* In a policy issued by a mutual fire insurance company, it was provided that the charter and by-laws should be a part of the contract of insurance; that the application of the insured should be held to be a warranty, and a part of the policy; and that the policy should be void, unless the true title and interest of the insured, and the amount and nature of all incumbrances, were expressed in the application. The plaintiff obtained a policy upon an application stating that he owned the property to be insured, and that he was incumbered to several to the amount of about \$6,000. In fact, after mortgaging it for that amount, he had given sundry voluntary and fraudulent mortgages to a greater amount, and then conveyed his remaining interest to his brother by an absolute but voluntary and fraudulent deed. The latter had no knowledge of this conveyance when made, but had subsequently accepted it, and agreed to reconvey on request. *Held*, that the policy was void, as the insured had no legal or equitable title which a court of justice could recognize in his favor.

Treadway v. Hamilton Mutual Ins. Co., 29 Conn., 70, 71.

3. An interest in the vessel and cargo gives an insurable interest in the *profits of the voyage*.

Fosdick v. The Norwich Marine Ins. Co., 3 Day, 118.

4. *Life Policy.* A advanced \$350 to B, to be used in going to California and mining there for a year for their joint benefit. *Held*, that he had an insurable interest in B's life, and that a policy taken out upon it for \$1,000 should be treated as a *valued policy*.

Bevin v. The Conn. Mutual Life Ins. Co., 23 Conn., 252.

5. *Interest in brother's life.* The mere relationship of a brother is not such an interest as will support a policy of life insurance; the interest required is one of a pecuniary nature.

Lewis v. Phoenix Mut. Life Ins. Co., 39 Conn., 104.

6. *Payable to appointee.* The party who takes out a policy of insurance on his own life may have it made payable to his representatives, or to any appointee or assignee.

Lemon v. Phoenix Mut. Life Ins. Co., 38 Conn., 303.

7. *Gift surrender.* A party who had taken out a policy of insurance on his own life, in favor of another, and delivered it as a gift, without the latter's assent regained possession of it, surrendered it, and took out a new policy, similar in all respects except that it was in favor of a third party. *Held*, that the donee of the first policy had an equitable right to the amount insured, upon the death of the donor, deducting whatever premiums he had paid on the second policy; these insuring to the benefit of the appointee in that policy.

Lemon v. Phoenix Mut. Life Ins. Co., 38 Conn., 302.

8. *Separate interest insured, by agreement, as joint.* A, who owned a tannery, and B, who occupied it and owned the stock, united in applying to the defendants for insurance on both; and the defendants' agent, knowing all the facts, filled up and gave them a policy insuring them, as if joint owners of both tannery and stock. The defendants' charter, which was made a part of the policy, provides that no insurance shall be valid unless the insured has a perfect and unincumbered title to the property insured, or unless his true title and the incumbrances, if any, be specified in the policy. *Held*, that this provision was satisfied whenever, among all the persons insured under one policy, there was a perfect title, or a title encumbered only as stated in the policy; that A and B were trustees, each for the other as respected the latter's interest, and therefore both had an interest in the whole property insured; and that they might declare on the policy as joint owners, since the defendants had given them this description, and were, therefore, estopped from denying its truth.

Peck v. The New London Mutual Ins. Co., 22 Conn., 583-585.

9. A party having the *equitable title* to real estate, as one in possession under a contract for a deed, who has paid a part of the price and is liable for the balance, whose interest is vested and fixed, and on whom the loss would fall should the property be injured, has an absolute interest in it, and may cause it to be described as his, in a policy of insurance, which by its terms is to be void unless the interest of the insured, if not absolute, be expressed upon its face.

Hough v. City Fire Ins. Co., 29 Conn., 19-21.

10. The defendants insured one of their own members, in a policy referring to their charter as annexed and made a part of the contract. One provision of the charter was that no insurance should be valid unless, when effected, the insured had a good and perfect unincumbered title to the property insured; or unless his true title and the incumbrances, if any, were fully specified in the application and the policy. The plaintiff's property, before its insurance, had been mortgaged; and the mortgage had not been paid till after the law-day, nor

had the mortgage title been released. *Held*, that the *outstanding legal title* in the *mortgagee*, not having been disclosed, invalidated the policy, at least in a court of law, as a perfect title must be one good both at law and in equity.

Warner v. The Middlesex Mutual Assurance Co., 21 Conn., 448, 449.

Lockwood v. Same, 47 Conn., 553.

11. Whether the plaintiff's title could have been called "perfect," had he shown that the mortgagee was precluded by a parol estoppel from asserting his title against him or those claiming under him, *Quære*.

Warner v. The Middlesex Assurance Co., 21 Conn., 449, 450.

12. Where a mortgagee applied for insurance through a local insurance agent, intending to procure an insurance of his mortgage interest, and so stating to the *agent*, but the agent drew the application as for an insurance on the property itself, in the name of the mortgagor and as his property, the amount to be payable in case of loss to the mortgagee, and so made the application, and had the policy so made in the belief that such was the proper legal mode of effecting an insurance on the mortgage interest, it was *held*, that the *mistake* could be corrected by a court of chancery, whether it was one of law or of fact.

Woodbury Savings Bank v. Charter Oak Ins. Co., 31 Conn., 529.

13. The plaintiffs, being in possession of a railroad, as trustees under a second mortgage, procured insurance to "the trustees of" this mortgage, on "their" depot building, "occupied by them" in M. Soon afterwards, the first mortgage was foreclosed, but the decree adjudged that they had a lien for their services and advancements to the amount of \$83,000, which was paramount to the first mortgage, and must be redeemed by the parties claiming under the latter. The depot having been burned, after the first mortgage trustee had conveyed the road to a new corporation, formed by the bondholders, which had taken possession, under the foreclosure, but before the lien established under the decree had been paid.

Held, that the insurers were discharged, under the provisions in the policy avoiding the insurance "if the property be transferred, or any change take place in the title or possession, whether by legal process, a judicial decree, or voluntary transfer or conveyance," or when the property has been sold and delivered, or otherwise disposed of, so that all interest or liability on the part of the insured has ceased.

Bishop v. Clay Ins. Co., 45 Conn., 453-454. (Two judges dissenting, 456-462.)

14. In an action at law on a policy to "the trustees of a" certain railroad mortgage, they cannot show by parol that it was intended to

insure the trustees personally for their personal interest accruing by reason of advances made for the benefit of the trust estate.

Id. 455.

15. A five years' lease is not an "incumbrance" on property insured within the meaning of that term, as used in the printed "proposals," especially if the policy describes the property as occupied by a tenant.

Lockwood v. Middlesex Mutual Assurance Co., 47 Conn., 560.

16. A sale, by one or two who are jointly insured, of his interest in the property, to the other, is not an "alienation by sale or otherwise," which will forfeit the policy.

Lockwood v. Middlesex Mutual Assurance Co., 47 Conn., 564.

17. Any person who has a legal or equitable interest in property, or is so related to it that an injury to it may cause him pecuniary loss, has an insurable interest therein.

Spare v. Home Ins. Co.—U. S. C. C.—*The Reporter*, Vol. 15, p. 615.

18. The right of the petitioners [trustees] to reimbursement from the property of the road for the advances which they had made, although one which the court would regard and protect, yet until it had been ascertained and defined by decree of the court, was too uncertain an interest to be insurable.

Bishop v. Clay Ins. Co., 49 Conn., 167.

19. When a fire insurance policy contains clauses excepting from the insurance "store fixtures," and "store and other fixtures," the words "store fixtures" mean store fittings, or fixed furniture, which are peculiarly adapted to make a room a store, rather than something else.

Store being the American word for shop, or warehouse, is never applied to a factory; and fixtures in a shoe factory are not covered by the term "store fixtures," in a policy of insurance.

U. S. Circuit Court—*Thurston v. Union Insurance Co. of Philadelphia*, 17 Federal Reports, 127.

20. An insurance policy is a contract of indemnity, and, in the absence of anything to the contrary in the contract, * * * covers the entire proprietary interest of the assured.

U. S. Circuit Court—*Hedger v. Union Ins. Co.*, 17 Federal Reports, 498.

21. The partnership must be considered as actually existing at the time of the fire, and as being one, not merely as to creditors of the firm, but as between the partners, constituting a community of interest in the stock of goods, that such a change of title was sufficient to render the policy void.

Edward Malley v. The Atlantic Fire and Marine Ins. Co., 51 Conn., 222.

II. THE APPLICATION AND SURVEY.

1. Any *false and material statements* in an application on which a policy is issued avoid it.

Kelsey v. The Universal Life Ins. Co., 35 Conn., 238.

2. An applicant for insurance is bound to make a full and frank disclosure of all facts material to the risk.

Beebe v. The Hartford County Mutual Fire Ins. Co., 24 Conn., 63.

3. If the applicant makes a *general statement* of all the material facts, he is not bound to go into details if unsolicited.

Id. 63-65.

4. *Following advice of agent.* Where a local agent of an insurance company advises applicants for insurance as to the form of making their applications or taking out their policies, he is treated in this State as acting as the agent of the company rather than of the applicant.

Woodbury Savings Bank v. Charter Oak Ins. Co., 31 Conn., 526.

5. And an *agent of such an agent*, employed to solicit and forward to him applications for insurance under a custom known to and approved by the company, stands on the same ground, in this respect, with his principal.

Id. 528.

6. *Misdescription.* If one having an *equitable interest* in property, upon which he desires to effect an insurance, explains this interest fully to the local agent of an insurance company, and the latter then fills up an application, describing the property as simply belonging to the applicant, this description, if inaccurate, will not avoid the policy, provided the agent had authority to act as he did, which will be a question of fact for the jury; and the manner of its insertion may be proved by parol. Such description would be treated either as the act of the company or as assented to by it.

Hough v. City Fire Ins. Co., 29 Conn., 21-23.

7. *Duty of applicant to see to form of application.* An applicant for insurance who gives the local agent information from which to fill out a written application must not only in good faith answer all the interrogations correctly, but also use reasonable diligence to see that the answers are correctly written down.

Ryan v. World Life Ins. Co., 41 Conn., 173.

8. *Fraud of agent.* If the agent fraudulently writes down the answer incorrectly in order to induce the issue of a life insurance policy on a bad risk, and the applicant sign the application without

reading it, this is such negligence on the part of the latter as to make him chargeable with the mis-statement and avoid the policy.

Id. 171-174.

9. The rule that *local agents* in filling out applications act as the *agents of the insurer* and not of the insured; is not an inflexible one, applicable to all cases.

Id. 174.

10. *Explanations by agent.* A local agent, authorized to procure applications for insurance and furnished with printed blanks therefor containing interrogatories addressed to the applicant, has implied authority to make all necessary explanations of the meaning and effect of the language of the interrogatories, and to agree with the applicant as to the terms which he shall employ to express his answers to them.

Malleable Iron Works v. Phoenix Ins Co., 25 Conn., 474.

11. A local agent of the defendants, in reading over to an applicant for insurance interrogatories contained in one of these blanks, read the question, "Is a watch kept on the premises during the night?" to which the applicant replied that there was none; but that, from 9 o'clock P. M. to 12 there was a watchman in an adjoining building within the same enclosure, who would be apt to see if anything was wrong. The agent said that he should consider this man as a watchman till 12 o'clock, and wrote down the answer accordingly; the applicant remarking that he did not know how it would be considered. Another interrogatory as to whether a watch-clock was kept, the agent did not read at all, but wrote "yes" opposite to it, thinking, though mistakenly, that he had seen one on the premises. A loss occurred, after which the defendants first learned that there was no watchman or watch-clock, and the insured first learned that the answers in his application were deemed incorrect. *Held*, on a bill in Equity, for a reformation of the contract of insurance, and a decree for the payment of the amount of the loss, that he was entitled to the relief sought. (The Chief-Justice dissenting.)

Id. 473-474.

12. *It seems*, that if one of the conditions of a fire policy is that the *survey and description* upon which it was issued shall be taken and deemed to be a *part of the policy* and *warranty* on the part of the assured, the representations in the description are thereby made warranties.

The Glendale Manuf. Co. v. The Protection Ins. Co., 21 Conn., 35.

13. A policy of life insurance contained a condition providing that "the statements in the application for this policy, and on the

faith of which it is issued, are in all respects true." *Held*, that this made such statements *warranties*.

Kelsey v. The Universal Life Ins. Co., 35 Conn., 336.

14. Whether a *mere reference*, made in the body of a fire policy, to the statements in the application and survey, turns into warranties, *quære*.

The Glendale Manuf. Co. v. The Protection Ins. Co., 21 Conn., 32-35.

15. A policy of insurance by the defendants on a factory contained this clause: "Reference is had to survey No. 83, on file in the office of the Protection Insurance Company." This survey had been made with a view to insuring the same factory in the latter company, and contained a series of questions and answers relative to the employment of a watchman in the factory, the mode of disposing of the waste, etc., and also to the description of the premises. *Held*, that this survey was as much a part of the defendant's policy as if set forth in it at length; that the plaintiff's answer in the survey, that they kept a watchman on duty every night, if not a warranty, was at least a representation material to the risk, and requiring a substantial performance; and that parol evidence that it was inserted by mistake by the defendant's agent was inadmissible in an action on the policy.

Sheldon v. The Hartford Fire Ins. Co., 22 Conn., 245-247.

16. *Night-watchman*. One of the interrogatories in a survey on which a fire policy covering the plaintiff's mill was based, was this: "Is there a watchman in the mill during the night? Is there also a good watch-clock? Is the mill left alone, at any time after the watchman goes off duty in the morning till he returns to his charge at evening?" The answer was as follows: "There is a watchman nights. No clock. Bell is struck every hour from 8 P. M. till it rings for work in the morning—only at meal times and on the Sabbath, and other days when the mill does not run." *Held*, that this was an exact, clear, and certain engagement to keep a watchman in the mill through the hours of every night in the week, from the close of the day's work till the commencement of the next.

The Glendale Manuf. Co. v. The Protection Ins. Co., 21 Conn., 36.

17. *Held*, that *parol evidence* that it was the plaintiff's *usage*, and that of the mill-owners of the vicinity generally, to have no watchman from midnight on Saturday till midnight on Sunday, and that this was known to the defendants when they issued the policy, was inadmissible; and that, a loss having happened on a Sunday morning, while there was no watchman on duty, the defendants were not liable.

Id. 36-40.

18. *Night-watchman on Sundays.* An applicant for insurance on a mill in another State stipulated to keep a watchman there on Sundays. *Held*, that this, even if contrary to the Sunday laws of such State, was in the nature of a condition precedent, and that the insurers here were discharged by an omission to perform it.

Id. 40.

19. *Occupation of premises.* A "survey," embraced in the application, contained the following interrogatory: "How are the several stories occupied?" which the applicant has answered as follows: "Unoccupied, but to be occupied by a tenant." The policy contained the following condition: "When a policy is issued upon a survey and description of the property, such survey and description shall be deemed to be a part of the policy, and a warranty on the part of the assured." *Held*, the answer was not to be considered as a stipulation that the house should be occupied by a tenant, but as a reservation on the part of the applicant of the right to have it so occupied, and so expressed in order to avoid the inference that it was to remain unoccupied.

Hough v. The City Fire Ins. Co., 29 Conn., 23.

20. *Policy issued differing from that applied for.* The defendant wrote to the plaintiffs, inquiring at what premium they would take a risk on 26 horses and 20 oxen for a specified voyage; to which they answered, at 15 per cent., no partial loss to be paid under 10 per cent. The defendant wrote back that he accepted their terms, and wished a policy filled, viz.:

On 26 horses valued at	\$2,200
and on 20 oxen valued at	800

\$3,000—at 15 per cent. \$450.

A note for the premium of \$450 was enclosed. The plaintiffs filled out and returned a policy for \$3,000, on 46 head of horses and oxen valued at \$3,000, no partial loss to be paid under 10 per cent.; but the defendant refused to accept it. *Held*, that the policy applied for by the defendant was one in which the horses and oxen should be separately valued; that this application was not answered by the policy sent; and consequently, that no contract of insurance was ever made, and the premium note was not obligatory.

Ocean Ins. Co. v. Carrington, 3 Conn., 361, 362. (Two judges dissenting, 365-368.)

21. The charter of a mutual fire insurance company provided that no insurance effected by the company should be valid unless the insured had a good unincumbered title thereto, or unless his true title

and the incumbrances were fully disclosed and specified in the policy. *Held*, to be enough if the title was actually good, although apparently defective on the records.

Lockwood v. Middlesex Mutual Assurance Co., 47 Conn., 556.

22. The property having been burned, A recovered a verdict. *Held*, that there was no ground for a new trial, as substantial justice had been done.

Ibid.

III. REPRESENTATIONS.

1. A representation precedes and is no part of the contract of insurance, and need be only materially true; a warranty is a part of the contract and policy, and must be exactly and literally fulfilled, or else the contract is broken, and the policy becomes void.

The Glendale Manuf. Co. v. The Protection Ins. Co., 21 Conn., 32.

2. In effecting an insurance of \$6,000 on the profits of a return voyage, the owner informed the insurers that he expected, from the advices he had received, that the ship would return with a cargo worth \$25,000. *Held*, that the policy was not impaired by the fact that the avails of the outward cargo in fact only sufficed to purchase a return cargo worth \$9,000.

Fosdick v. The Norwich Marine Ins. Co., 3 Day, 118.

3. Whether *false information* as to a material point, *volunteered*, without any inquiry being made, ought not to invalidate a policy, although the misrepresentation relate to *matter covered by a warranty, quære*.

Bulkley v. The Protection Ins. Co., 2 Paine, 84-89 (U. S. Circuit Court).

4. Representations wholly in writing, the question as to their construction is one wholly for the court. The policy was not saved by the fact that the fire had commenced and was smouldering unobserved when the tenant moved out. The refusal of a court to grant a motion for non-suit is not reviewable on application of the defendant. He can only go on with the trial and submit his case to the jury.

Benjamin F. Bennett v. Agricultural Ins. Co., 51 Conn., 504.

IV. EXECUTION OF POLICY.

1. *Irregularity. Practice.* A policy of insurance, executed by a corporation, not as directed in its charter, but according to its settled course of practice, may be obligatory upon it.

Bulkley v. The Derby Fishing Co., 2 Conn., 253.

2. *No contract.* An insurer agreed to forward a policy of life insurance to C, and C agreed that, if its terms were as arranged between them, he would pay the premium; otherwise return the policy, which was not to take effect till the premium was paid. The policy was duly forwarded by mail, but returned by the postmaster as not called for, shortly after which C died. The insurer having no notice of C's death, then forwarded it to one of his family to hand to him. *Held*, that no contract of insurance was ever made.

Rogers v. Charter Oak Life Ins. Co., 41 Conn., 106-107.

An oral agreement by an insurance agent to take \$5,000 upon mill property is not a completed contract of insurance, if there was to be an apportionment between real and personal estate, and none had been made when the property was destroyed by fire.

Kimball v. Lion Ins. Co.

Kimball v. Meriden Fire Ins. Co., U. S. Circuit Court, 17 Federal Reports, 625.

3. *When parol contract valid, and policy reformed.* An insurance company can not ordinarily insure by parol. But the parties may agree by parol as to the terms of a policy to be issued, and if the policy, as written, is by mistake materially different from the parol agreement, a Court of Equity may correct it.

Bishop v. Clay Ins. Co., 49 Conn., 167.

V. WARRANTIES AND CONDITIONS: BREACHES AND WAIVER OF FORFEITURE.

1. Any statement, description, or undertaking on the part of the assured, which appears on the face of a policy of insurance and relates to the risk, is a warranty; and this equally, whether declared to be such in terms, or ascertained to be such by construction.

Wood v. The Hartford Fire Ins. Co., 13 Conn., 544.

2. In either case it is an express warranty, and must be strictly observed and kept, or the insurance is void.

Ibid.

3. *A warranty excludes all argument* as to its reasonableness or the probable intents of parties; and any breach of it, though for the advantage of the insurer, or occurring without the consent or fault of the insured, will avoid the policy.

Id., 544-545.

4. In a policy of insurance upon "the paper mill in W., owned by" the insured, "together with the machinery, wheels, gearing, etc.," there appeared among the conditions of insurance, in the mem-

orandum clause, an enumeration of certain property, including paper mills, which would be insured at special rates of premium. *Held*, that the description of the property insured as a paper mill related to the risk, and was therefore a warranty.

Id., 545.

5. During the term of the policy, and before the loss, the use of the building as a paper-mill was discontinued, and a pair of grind-stones were put in the place before occupied by the rag-cutter and duster, and used for grinding grain, being moved by the old gearing and water-wheel. In all other respects the mill and its machinery were left as before. The loss was not caused by this change in the use of the mill; and the risk, although thereby made greater than if the mill had been closed, was not greater than if it had been kept in use as a paper-mill. The policy, by its terms, was to be inoperative, if without consent, etc., the building should be appropriated for carrying on any trade denominated hazardous or extra-hazardous. Grist-mills were not included in this denomination, but were specified in the memorandum clause as insurable at special rates. *Held*, 1. That the warranty was not broken; 2. That the increase of hazard did not invalidate the policy on account of the stipulation above mentioned.

Id., 546.

6. A warranty relates to the risk if it defines, or in any respect limits, it.

Id., 545.

7. *Description of premises—Uses made of them.* A policy of insurance on several barns upon a farm, after a description of them, contained this clause: "All the above described barns are used for hay, straw, grain unthreshed, stabling and shelter." *Held*, 1. That this was not a warranty that they should be thereafter used for those purposes solely, but merely a description of the building, or, at most, a warranty that they were used in that manner at the date of the policy, and that the assured had a right to use the barns as barns are commonly used by farmers.

Billings v. Tolland County Mutual Fire Ins. Co., 20 Conn., 144.

8. *Held*, therefore, that the insured was not precluded from a recovery because he had placed some boards for flooring a room in his house in one of the barns, the building having been afterwards thoroughly cleaned out before the fire; nor because at the time of the fire there were, in another of the barns, where they had been placed shortly before, a large tub containing lime and water, intended for use in preparing his seed wheat for planting, and a small quantity of oil, white lead, and mixed paint, intended for use in painting his

house, since the acts, although they might have produced the loss, were such as are often done by farmers in the common and ordinary use of their barns.

Id., 145, 146.

9. Whether a single act or so, in the use of buildings insured, which did not belong to the ordinary and appropriate use of buildings such as they were described as being in the policy, would defeat a recovery for a loss, unless such acts were fraudulent or grossly careless, and, if grossly careless, were also the cause of the loss, *quære*.

Id., 144, 145.

Where the policy stipulated that if the premises should be so occupied or used as to increase the risk, without the assent of the company, the policy should become void; and the policy permitted the use of naphtha in the business, but with no fire or lights in the building except a stove in the office; and assured, without consent of the company, placed a stove in the finishing room, where was frequently stored inflammable naphtha gas. *Held*, that this was an increase of the risk which avoided the policy.

Daniels v. Equitable Ins. Co., 50 Conn., 551.

10. *Temporary use of part of mill for repairing its machinery.* An insurance was made on a building "occupied as a manufactory of hat bodies, and on the privilege for all the process of said business, and on machinery contained in said manufactory." One of the conditions was, that, in case the property insured should be used for the purpose of exercising therein any trade or business denominated extra-hazardous, or of storing therein any of the articles denominated extra-hazardous, then and from thenceforth, so long as the same should be so used, the policy should cease and be of no force or effect. During the term, a room in the factory was used as a carpenter shop, for the repairing of necessary machinery of the factory; but this use had ceased before the fire, although boards and other materials were left and remained there until the fire. Among goods and occupations denominated extra-hazardous were "carpenters in their own shops, or in buildings erecting or repairing." *Held*, that the insured had a right thus to repair his machinery, as a part of "the privilege for all the process of said business;" that the boards, etc., were not to be treated as extra-hazardous; and that the policy, if inoperative by reason of doing carpenter work not within the privilege in question during the time while such work was in progress, became operative again when such work ceased.

Loundsbury v. Protection Ins. Co., 8 Conn. 467, 468.

11. An applicant for insurance stated that the premises were unoccupied, but engaged that they should be occupied by a tenant. *Held*, that he was entitled to a *reasonable time for the performance of this engagement*, and that it was for the jury to say whether such a time had elapsed, a loss having occurred in September, and the policy having been issued in January, but the applicant having offered evidence of unsuccessful efforts to let the property during this interval.

Hough v. City Fire Ins. Co., 29 Conn., 24.

Vacancy. A policy upon a dwelling house provided that "if the dwelling house shall cease to be occupied as such, then this policy shall cease and be of no more effect." The house was described in the application as occupied by a tenant, and was so occupied when the insurance was made. The tenant left the house, taking away all his furniture, about six o'clock on a certain evening, and the house burned about 2 o'clock the next morning. *Held*, that the non-occupation avoided the policy.

Warranty. The policy provided that all statements in the application should be "warranties on the part of the assured." The application overstated the number of acres in the farm, and the value of farm and dwelling, according to the weight of evidence. *Held*, that the parties had made these matters material, and that they must be so regarded whether they related to the risk or not; and that if the answers were not true, there could be no recovery.

Bennett v. Agricultural Ins. Co., 50 Conn., 420.

12. *Proviso. Ambiguity.* Special provisos or exceptions in policies of insurance must be couched in clear terms, and not so as to mislead the insured; and where terms will rationally permit it he can claim a construction favorable to himself.

Boone v. Aetna Ins. Co., 40 Conn., 586 (U. S. Circuit Court.)

13. *Military power.* During the late civil war, the rebels being on the point of capturing a city held by the U. S. troops, the commandant of the latter, in order to prevent certain military stores from falling into the enemy's hands, set fire to the building in which they were deposited, whereby another building was also consumed, in which were goods insured by a policy expressly "excepting losses happening by means of any insurrection or civil commotion or of any military or usurped power." *Held*, that the loss was not within the exception, the fire being voluntarily set to the first building, and not under any physical necessity, and, therefore, not being due to the insurrection.

Boone v. Aetna Ins. Co., 40 Conn., 579-80 (U. S. Circuit Court.)

14. *Held*, also, that "military or usurped power" referred only to an invading or insurrectionary force, and therefore did not touch a case of fire caused like this by rightful military orders of the commandant of the national forces.

Id., 528-86 (U. S. Circuit Court).

15. *Marine Policy. Protection for neutral ship.* A policy on an American vessel, issued in the war of 1812, for a voyage to a neutral port, contained a *warranty* that she should be furnished with a passport from Admiral Sawyer in the usual form. *Held*, that this required a license of such a form as should purport to protect the ship and cargo and that a passport protecting such a ship, "laden with flour and other dry provisions," was insufficient (the cargo on board being partly of pork and beef, though principally of flour), without proof that this was the only form of passports from Admiral Sawyer, and that according to the usage of merchants, such an one was used in all cases, whatever might be the cargo; or that the insurers knew that the vessel sailed with both wet and dry provisions.

Bulkley v. The Derby Fishing Co., 1 Conn., 577, 583.

(One judge dissenting, on the ground that the warranty was broken, and that no explanation could relieve against the breach, 583.)

16. There is an *implied warranty of seaworthiness* in a time policy of insurance, in the same manner as a voyage policy.

Hoxie v. Home Ins. Co., 32 Conn., 41-46.

17. *Evidence.* In determining what *degree of seaworthiness* is implied *warranted* in a policy, the amount of the premium paid is not a circumstance to be considered.

Id., 47.

18. *Notice of Unseaworthiness.* Where insurers have retained and appropriated the premium on a vessel insured, and treated the policy as in force, knowing the vessel to have been unseaworthy when insured, and the insured has thereby been induced to rely on the policy as in force, they are estopped, after a loss, from claiming that the policy did not attach by reason of unseaworthiness.

Id., 39.

19. But they must have had actual knowledge, not simply reasonable means and opportunity, for ascertaining the facts.

Id., 40.

20. *Fraud in the master*, in procuring the loss of the vessel is *baratry*, though he be a part owner, as such is a peril insured against, unless assented to by the other owners or the insured.

Id., 38.

21. *Waiver.* Conditions in the policy inserted for the exclusive benefit of the insurer may be waived by them; and such a waiver, or any "estoppel in pais" may be shown by the insured in an action at law on the policy.

Couch v. City Fire Ins. Co., 37 Conn., 249.

22. *Waiver before execution of policy. Parol evidence.* One whose life was insured by a policy providing that he might go to California by sea and reside there, on paying an additional annual premium, told the insurers before they executed the policy that he intended to go in part by land, *via* Vera Cruz, and did so, arriving safely, and paying the extra premium for three years, when he died. *Held*, that, considering this as a breach of warranty, it must be treated as waived or overlooked by the defendants, and that all these circumstances might be proved by parol.

Bevin v. The Conn. Mut. Life Ins. Co., 23 Conn., 254.

23. Where property was insured to the amount of \$200, and after the policy claimed to have been forfeited by the introduction of new elements of risks, the company with full knowledge of the facts, by an indorsement on the policy, added \$100 to the risk on the same property, and in the indorsement stated the whole risk, as thus increased, to be \$300; it was *held* that the forfeiture, if there was any, was waived by the company.

Rathbone v. City Fire Ins. Co., 31 Conn., 209.

24. Where the condition was that the insurance should be void if articles denominated "hazardous" should be stored in the building without the consent of the company indorsed on the policy, and the agent of the company consented to the removal of the property to another building in which such hazardous articles were stored, and agreed to make whatever entry was necessary on the policy to continue it in force, notwithstanding such storage, and took and retained the policy for the purpose, it was *held*, that the *agreement* of the *agent* was a waiver by the company of the condition which required such written indorsement of consent until such indorsement should be made.

Id., 210.

25. *Held*, also, that the insured might show, by *parol evidence*, what *representations* he made as to the condition of the building to which the property was removed. These oral representations are not to be regarded as coming into conflict with the written representations of the policy. The latter pertain to the risk as it stood before the removal of the property, the former to the risk as it existed after the removal.

Id., 204.

26. *Double insurance.* The charter of a fire insurance company provided that "if there shall be any other insurance upon the whole or any part of the property insured by any policy issued by said company, during the whole or any part of the time specified in such policy, then every such policy shall be void, unless such double insurance shall exist by consent of said company, indorsed upon the policy under the hand of the secretary." *Held*, that the provision was of such a character that it could not be waived by the insurers, and that it was not competent to prove their consent to double insurance by any other evidence than an indorsement of such consent upon the policy under the hand of the secretary.

Couch v. City Fire Ins. Co., 38 Conn., 184-187.

27. *Notice of transfer.* Property insured under a policy, conditional to be void in case of any assignment of the property, was assigned to the plaintiff, who informed the local insurance agents, and requested them to have whatever was necessary to protect his interests done. They indorsed in pencil on the policy, "Loss, if any, payable to Charles Batchelor, transfer," and forwarded it to the home office, from which it was returned to the plaintiff with these words, except the last, written in the body of it in ink, and U. S. revenue stamps amounting to fifty cents affixed to it, which were required only in case of a renewal. *Held*, that the company had notice of the transfer of the property, and waived the condition.

Batchelor v. People's Fire Ins. Co., 40 Conn., 23.

28. *Accepting premium after forfeiture.* A provision in a *life policy* that, in case the annual premiums should not be paid in advance, the policy shall cease and determine, being for the sole benefit of the insurers, may be waived by them; and accepting the premium after the day fixed for its payment has elapsed, is such a waiver upon which the policy will be revived, and continue obligatory on its original terms.

Bouton v. The American Mut. Life Ins. Co., 25 Conn., 550.

29. A custom on the part of an insurance company to allow premiums to be paid after the day, without claiming a lapse, will not justify a finding that it waived a lapse, by receiving payment after the death of the insured, when ignorant of the death.

Lewis v. Phoenix Mut. Life Ins. Co., 44 Conn., 89-90.

30. A life insurance company which was in the habit of notifying policy-holders when their next premium would fall due, and its amount, sent to one of them a notice in which the amount was unintentionally stated erroneously. *Held*, that this did not excuse the assured from paying the proper amount, on the day required, if he could have ascertained it by due diligence.

Id., 90-91.

31. A premium accruing before the death of the insured was paid after the death, and kept by the company. *Held*, that it was error to charge the jury that if the company kept it, knowing the facts, it was estopped from claiming a lapse, without also directing them to inquire particularly as to whether the company knew of the death when it received the money, and whether a waiver was intended.

Id., 91-92.

32. A premium partly in cash and partly in notes was not paid when due, but afterwards the cash was paid without giving any notes. *Held*, that the policy lapsed, unless the company waived or prevented the giving of the notes.

Id., 92.

33. If the insurers wrongfully refuse to accept an annual premium, on the mistaken ground that the policy has lapsed, and notify the insured that the policy is void and they will not continue it in force, this will not raise any implied promise to refund the premiums received, or pay the surrender value of the policy.

Day v. Conn. General Life Ins. Co., 45 Conn., 490-492.

34. It seems that the insured in such a case may elect to consider the policy as at an end, when he may recover its equitable and just value, on the ground of a mutual rescission, or may bring an equitable action to have the policy adjudged to be in force, or, perhaps, may wait till the expiration of the life insured, and then sue on the express contract, alleging a tender and refusal of premium.

Id., 498.

35. If insurers take a note for a premium due, and give a receipt as for a renewal of the policy, unless the company agree to accept the note as *payment*, the policy lapses if the note is not paid at maturity, it being considered as only an *extension of time of payment*; but, if the company took it as *payment*, the policy continues in force until the next premium falls due.

Wilmot v. The Charter Oak Life Ins. Co., 46 Conn., 483.

36. If insurers attempt to cancel such policy it remains in force, notwithstanding such attempted cancellation, until the expiration of the renewal, unless the rescission be consented to by the parties insured before that day.

Id.

37. If they did not assent and notify the insurers of such assent within a reasonable time, and before the next premium became due, the policy remained in force and became forfeited for non-payment of the new premium.

Id.

38. It seems that if property insured as occupied by a tenant is left vacant, and continues so, this is not necessarily to be regarded as an increase of risk within the control of the landlord.

Id., 561, 562.

39. The performance of the conditions in a policy is no part of the consideration, unless so expressly declared.

Lockwood v. Middlesex Mutual Assurance Co., 47 Conn., 557.

40. A recorded mortgage which has been barred by the statute of limitations, does not prevent the title of the insured from being regarded as "good and perfect."

Lockwood v. Middlesex Mutual Assurance Co., 47 Conn., 558-559.

41. The rule that equity will not aid to enforce a forfeiture or divest an estate for breach of covenant or condition, does not apply to the cancellation of a policy of insurance on the life of a living person, who has broken its conditions.

Conn. Mut. Life Ins. Co. v. Home Ins. Co., 17 Blatchf., 146, 147 (U. S. Circuit Court).

42. A marine policy of insurance was issued on a vessel "to be employed in the coasting trade of the United States Atlantic coast; permitted to use Gulf ports not west of New Orleans," in which the assured warranted not to use places and ports in Texas, except Galveston, nor foreign ports, or places in the Gulf of Mexico.

The vessel was lost in the Gulf of Mexico, west of New Orleans, while on a voyage from Maine to Morgan City, Louisiana, a place west of New Orleans.

Held: 1. That the meaning of the policy is that the vessel was to be employed on the United States Atlantic coast, which was the coast of the Atlantic Ocean, and not the Gulf of Mexico.

2. That the permission to use Gulf ports not west of New Orleans, did not extend the coasting trade through the Gulf, and the vessel was therefore upon a voyage not permitted by the terms of the policy, and the assured could not recover.

New Haven Steam Sawmill Co. v. Security Ins. Co. Fed. Rep., Vol. VII.

43. The neglect of the plaintiffs to notify the defendants of the increased risk from the erection of the warehouse rendered the renewal of the insurance void. The policy gave the plaintiffs permission "to make additions, alterations and repairs." The new building could not properly be called an addition to the factory, although connected with it by a bridge and underground passage.

The Peoria Sugar Refining Co. v. The Peoples Fire Ins. Co. United States Court for the District of Connecticut, Sept. 10, 1884, 52 Conn., 581.

44. The failure of a person insured to comply with a promissory representation as to his future conduct in a matter relating to the insurance, made without fraud, and not incorporated in the policy, is not ground of defense against a recovery on the policy.

The Prudential Assurance Co. *v.* The Aetna Life Ins. Co. United States Circuit Court for the District of Connecticut, April 14, 1885, 52 Conn., 576.

VI. INSURANCE AGENTS.

1. *When the agent of the applicant.* Where a local agent of a fire insurance company, authorized to receive and forward applications for insurance, and instructed by the company to consider himself, in so doing, the agent of the applicant, rather than of the company, neglects to communicate to the company material facts disclosed to him by an applicant, and the company consequently issues a policy in ignorance of these facts, his neglect is not chargeable to the applicant, unless he is also acting as the agent of the applicant; and his instructions from the company do not make him such if unknown to the applicant.

Beebe *v.* The Hartford County Mutual Fire Ins. Co., 25 Conn., 62. See Woodbury Savings Bank *v.* Charter Oak Ins. Co., 31 Conn., 226.

2. *Agent himself insured. Countersigning receipts.* One N. took out a policy of insurance upon his life, in the name and for the benefit of his wife, in an insurance company of which he was and for years had been a local agent. After his death there were found among his papers two printed renewal receipts, in the usual form, signed by the company, and each certifying that the policy was continued in force for one year, but providing that it (the "certificate receipt") should not be valid or binding on the company until the premium should be paid, and the receipt countersigned by it. Neither of the receipts was countersigned by it. *Held*, that the parties could not have intended that they should be, and that the receipt for the last year was prima facie evidence of the payment of the premium.

Norton *v.* Phoenix Mut. Life Ins. Co., 36 Conn., 506-509.

3. *Fraud.* The plaintiff insured for his own benefit the life of his brother in the defendant company, upon the representation of its agent that their relationship was a sufficient interest. The agent advanced a large part of the premium and agreed to take the policy himself at its cost and interest at any time within three years if requested; in consideration of which he was to receive ten per cent. of the insurance, if paid by the defendants in case the person whose life was insured should die within that period. The latter had no knowl-

edge of the insurance, and was not examined by a physician, as the rules of the company required. The defendant afterwards ascertained these facts and repudiated the policy. *Held*, that the plaintiffs could not maintain an action against them for the premium paid; his private contract with the agent being with respect to them fraudulent in law, although he was innocent of actual fraud.

Lewis v. Phoenix Mut. Life Ins. Co., 39 Conn., 102.

4. *Held*, also, that the plaintiff, on the faith of the agent's representations, having answered yes to a question, in the application for the policy, whether he had an interest in the life to be insured, to the full amount applied for, was estopped from claiming a return of the premium on the ground that the policy was void, and so that there was a want of consideration.

Id., 105.

5. *Neglect to read application. Fraud.* If the local agent, in filling out an application, fraudulently writes down the answer incorrectly in order to induce the issue of a life insurance policy on a bad risk, and the applicant sign the application without reading it, this is such negligence on the part of the latter as to make him chargeable with the misstatements and avoid the policy.

Ryan v. The World Life Ins. Co., 41 Conn., 171-174.

6. *Insurance of forbidden risk.* A local insurance agent, instructed to take no risks on mortgage interests, took such a risk; the mortgagee having no notice of his want of authority. *Held*, that the policy was valid.

Wadbury Savings Bank v. Charter Oak Ins. Co., 31 Conn., 529.

7. *Secretary de facto.* The defendants' charter provided that all policies should be void whether the insured had other insurance in another company, unless it was with the consent of the directors, signified by an indorsement on the policy made and signed by the secretary, in pursuance of an order by the directors. The plaintiff had taken out other insurance, the consent of the defendants being indorsed on his policy over the signature of "L," agent. *Held*, that he might prove, by parol, that L was the defendants' local agent, and was authorized, by their practice, to grant and indorse such licenses; that the defendants would be bound by such practice; and that the jury might find that L was, as to these licenses, a secretary of the company.

Peck v. The New London Mut. Ins. Co., 22 Conn., 586.

8. *Agreement to assume payment of premium.* A *bona fide* agreement between a local agent and the insured, that the agent shall become personally responsible to the insurers for the amount of the

premium, and the insured shall become his personal debtor therefor, constitutes a payment of the premium, as between the insured and the insurers.

Bouton v. The American Mutual Life Ins. Co., 25 Conn., 555.

9. A local agent of the defendant company agreed with C, that if he would insure his life in the company, he, the agent, would provide for the cash part of the premium himself, and it should be considered as paid; that the note for the balance might be given afterwards; that the insurance should be regarded as effected as soon as the defendant accepted the proposals; and that the policy should be made out afterwards, but dated back. The insured signed a collateral paper, not a part of the proposals, providing that the insurance should not be binding until the company or its agent received the premium. *Held*, that this agreement by the agent might be proved by parol, and showed the mode of payment permitted by the defendant in this instance; and that, the jury having found that the agent was authorized to make it, the company were answerable for the amount of the insurance upon C's death before anything further was done by him.

Sheldon v. The Conn. Mut. Life Ins. Co., 25 Conn., 219-222.

10. *Waiver*. As to the implied power of local agents to waive compliance with certain provisions of the policy, see

Id., 221.

11. As to whether a local agent can waive the non-payment of a premium, on the proper day, see

Lewis v. Phoenix Mut. Life Ins. Co., 44 Conn., 89-90.

12. *Evidence of intent to waive. Conversation*. A local insurance agent, being informed by the insured of a breach of the condition in a policy, wrote a brief memorandum of it to the home office, when an indorsement was made on the policy, which, on its face, might or might not amount to a waiver of the condition. *Held*, that in determining whether it was a waiver, evidence was admissible of the conversation between the insured and the agent, in consequence of which the memorandum is written.

Batchelor v. Peoples Fire Ins. Co., 40 Conn., 61.

13. Goods insured under a policy conditioned to be void if they were stored in any building in which hazardous articles were kept, were afterwards removed from the building where they were when insured, into another containing hazardous articles, with the consent of the agent of the insurers, who knew all the facts, and indorsed on the policy their permission for the removal. *Held*, that this created a new contract, to which the above-mentioned condition of the original policy did not apply, or in which it was waived.

Rathbone v. City Fire Ins. Co., 31 Conn., 208.

14. *Waiving punctual payment. Life policy.* A provision in a life policy that it shall not be binding till countersigned by W., agent, and delivered, and the advance premium paid, gives W. no power to accept the payment of a subsequent annual premium after the day when it became payable, and thus waive a forfeiture.

Bouton v. The American Mut. Life Ins. Co., 25 Conn., 551-555.

15. An agent has no vested interest in premiums thereafter to be collected on policies issued through his agency as could not be affected by his justifiable removal from office. A provision in his contract with the insurance company, that he may dispose of his agency to others, did not secure his right to the future premiums as against all other modes of terminating his agency. The agent is liable for that portion of the deficit which was caused by the failure of his sub-agents to pay over to him moneys that they had received. The sureties were also liable for such moneys in the hands of his sub-agents.

The Phoenix Mut. Life Ins. Co. v. Gideon E. Holloway and others, 51 Conn., 310.

VII. ASSIGNMENT OR BEQUEST OF POLICY.

1. *Bequest. Wife.* A man insured his wife's life "for his benefit," and died before her, leaving her the legatee of all his residuary estate, "both real and personal, in whatever it may consist, or wherever situated." *Held*, that, upon her death, the policy must be paid to his executor for the benefit of her representatives.

Keller v. Gaylor, 40 Conn., 348.

2. The policy provided that if the testator died before his wife, the money, upon her decease, should be payable to their children. They had no children. *Held*, that he had a *vested and devisable interest* in the policy, subject to be divested by the birth of a posthumous child.

Ibid.

3. *Subsequent assignment of the property insured.* The assignee of a policy of fire insurance, assigned with the consent of the insurer, cannot recover in case of a loss, if, before that event, the property was conveyed by the insured to a third party.

Birdsey v. The City Fire Ins. Co., 26 Conn., 169.

4. And this although the assignee received the assignment as security for a debt, and neglected to take other security which he might have had, because he relied on this as valid; and the subse-

quent conveyance by the insured was fraudulent; and the assignee attached the property for his debt after such conveyance, in a suit pending at the time of the loss.

Id., 170-171.

5. A policy of *insurance on the life of a husband* was made *payable to the wife* for her sole use, and, in case of her death before his, to be paid to her children—a statute authorizing a husband to effect such an insurance and protecting it from his creditors. The wife died before the husband. Before her death she made an absolute assignment of the policy for a valuable consideration. *Held*, that her *interest* was *contingent* on her surviving her husband, and that, after her death before his, her interest was gone; and that the children became entitled to the fund on their father's decease.

Conn. Mutual Life Ins. Co. v. Burroughs, 34 Conn., 314-312.

6. Whether the policy was assignable at all before the decease of the husband, *quære*.

Id., 314.

7. When the assignee had paid an annual premium on the policy after the assignment, it was *held*, that he was equitably entitled to a repayment from the fund, of the money so paid.

Id., 315.

8. A husband procured a policy on his life payable to his wife for her sole use, or, in case of her death before his, to their children, the charter of the insurance company providing for such insurance and protecting the interests of the beneficiaries. The policy was issued to the wife and delivered to and kept by her. She obtained a divorce from him seven years after, and afterwards, without his knowledge, surrendered the policy to the company and took a paid-up policy, conforming in all respects to the original one. The husband had paid the annual premiums, except the one next preceding the divorce, which was paid by her. There were no children. She soon after died, and a little later he also. *Held*, that her representatives, and not his, were entitled to the insurance money.

The Phoenix Mut. Life Ins. Co. v. Dunham, 46 Conn., 89.

9. The paid-up policy required an annual payment of interest on certain premium notes. The wife paid this interest till her death, and the next payment, the only later one before the husband's death, was made by him. *Held*, that his representatives were entitled to repayment from the money received, of the interest so paid.

Id., 89.

10. Upon an information for burning a building with intent to defraud an insurance company, it was held that it was not necessary to prove the legal existence of the company; that if it had a *de facto* organization, and was actually doing business, and the accused entertained a fraudulent intent, it was sufficient.

That if proof of the legal existence of the company, which was a foreign one, was necessary, a certificate of the insurance commissioner of this State that the company had complied with the laws of this State and was authorized to carry on business here, accompanied by testimony of the agent of the company here that he had issued numerous policies, was *prima facie* evidence of its legal existence.

The fact that the policy was made payable to a mortgagee of the building was not inconsistent with the allegation that the company insured the building to the accused.

The intent to defraud may be inferred from circumstances.

State *v.* Byrne, 45 Conn., 273.

11. The assignment of a policy by the wife for the security of a loan and as a security to a creditor for a pre-existing debt of her husband is valid in this State.

By the laws of New York, where the husband and wife resided, such an assignment was invalid.

The policy was issued by an insurance company of this State, and the assignment was made in the State of New Jersey, where such assignments are valid.

The laws of New York could not operate in the case.

The Conn. Mut. Life Ins. Co. *v.* Susan Westervelt and others, 52 Conn., 586.

VIII. PROOFS OF LOSS, AND MEASURE OF DAMAGES.

1. Where the general agent of an insurance company, acting in the matter of his agency and in relation to the particular loss and controversy in question, stated to an agent of the plaintiff, who had prepared and forwarded the preliminary proofs, that it was only the quantity and value of the property that the company disputed, it was *held*, that the evidence was both admissible and important, as going to prove a *waiver* by the company of all *objection to the preliminary proofs* on account of defects in them.

Rathbone *v.* City Fire Ins. Co., 31 Conn., 203.

2. Where a loss happened under a policy of insurance, and due notice thereof was given to the insurer, and the latter, after examination, denied all liability on the ground that the loss was not from a

peril insured against and therefore not covered by the policy, *held* that such *denial of liability* and refusal to pay constituted a waiver of stipulation in the policy requiring the insured to furnish formal proofs of loss.

Norwich and New York Transportation Co. *v.* Western Mass. Ins. Co., 34 Conn., 570 (U. S. Circuit Court).

Batchelor *v.* Peoples Fire Ins. Co., 40 Conn., 64.

3. By the conditions of his policy, the insured was required to declare on oath "whether any, and what other insurance has been made on the same property." He did make oath that "said property, or any part thereof, was not nor has been insured since the policy was taken out" from the defendants. *Held*, sufficient and equivalent to stating that no other insurance had been made on the property.

Lounsbury *v.* Protection Ins. Co., 8 Conn., 467.

4. Where a *steamer, insured against loss by fire*, received an injury by *collision* with another vessel, and in consequence thereof filled with water, whereby the fire was forced out of her boiler and burnt off her light upper works and liberated her light freight, thereby reducing her floating capacity so that she sank in deep water, and the jury found that she would not have sunk but for the fire, *held*, that the fire must be considered as the proximate cause of the loss occasioned by burning and sinking, and that the insurers were liable for the damages naturally and necessarily resulting from the fire, but not for the damages that were, or might have been, caused naturally and necessarily by the collision only.

Norwich and New York Transportation Co. *v.* Western Mass. Ins. Co., 34 Conn., 570, 571, 572 (U. S. Circuit Court).

5. Where the rule of measuring the loss was prescribed by the policy to be the cash value of the boat just before the fire, and the plaintiffs offered evidence to prove such cash value, deducting the amount of damage by the collision, including all its necessary consequences, and such evidence was excluded by the court on the defendants' objection, *held*, that the plaintiffs were properly allowed to prove the *cost of repairs* in restoring the boat to her original condition, as the only mode left of proving the extent of their loss.

Id., 573.

6. *Held*, also, that the *cost of raising the wreck* by the plaintiffs, not exceeding the value of the same when raised, was a proper item of such loss.

Ibid.

7. *Insurers of vessels* are never liable for any *commission on disbursements made by the owner*, personally, for repairs.

Sage *v.* The Middletown Ins. Co., 1 Conn., 242.

8. Nor are they liable for any *compensation* paid to the master and mariners for their services in making repairs.

Id., 243.

9. Insurers are not liable for *injuries* done to a ship by straining when stranded, unless such injuries can be repaired without rebuilding the ship.

Sage v. The Middletown Ins. Co., 1 Conn., 244.

10. *Magistrate's certificate.* A policy provided that in case of loss the insured should produce a magistrate's certificate, stating that he had inquired into the facts, etc., and believed that the assured had, without fraud, sustained loss to the amount stated in the certificate. *Held*, that this provision was not waived by the insurance company by reason of its agent having received the proofs of loss, and having made no objection to them on account of the omission of the certificate. Nor by the fact that the company objected to payment for the loss on other grounds. Nor by the fact that the company had held the proofs for two years without calling attention to the omission.

Daniels v. Equitable Fire Ins. Co., 50 Conn., 551.

IX. DOUBLE INSURANCE.

1. *Mortgagor and Mortgagee.* A mortgagee insured his interest, by a policy drawn, by mistake, as if issued to the mortgagor. *Held*, that a subsequent insurance, by the mortgagor, of his interest, was not within the condition of the mortgagee's policy providing that the policy should be void if any further insurance were obtained on the property insured without the insurer's consent.

Woodbury Savings Bank v. Charter Oak Ins. Co., 31 Conn., 530.

2. As a waiver of a provision against double insurance.

See *Couch v. City Fire Ins. Co.*, 38 Conn., 184-187. *Ante*, page *51.

X. ACTIONS.

1. A mortgagee cannot maintain assumpsit on a policy in favor of the mortgagor, and not assigned to the mortgagee; although the mortgagee effected the insurance and paid the premium, and the loss was made payable to him in the policy, and he was understood when it was issued to be the real party insured.

Woodbury Savings Bank v. Charter Oak Ins. Co., 29 Conn., 379.

2. *Joinder of plaintiffs. Several interests.* Where two of several plaintiffs in an action on a policy of insurance on a vessel were owners of the vessel, and all were copartners and joint owners of the cargo, *held*, that the plaintiffs had a sufficient interest to maintain the action.

Bulkley v. Derby Fishing Co., 1 Conn., 576.

3. *Negating exceptions.* In a *declaration* on a policy of fire insurance, there was no averment that the justice before whom the proofs of loss were made, was "not concerned in the loss or related to the insured." *Held*, that such an averment was unnecessary, the presumption being in favor of his being qualified to act.

Lounsbury v. Protection Ins. Co., 8 Conn., 461.

4. In declaring on a policy of insurance, the whole of it was set forth, with the annexed "Conditions of Insurance" of the usual form. One of these was, "Provided always, and it is hereby declared, that this company shall not be liable" for any loss arising from any invasion, insurrection, riot, etc. *Held*, that these were not conditions precedent, and that the exceptions contained in them need not be negated in the declaration.

Id., 466.

5. *Waiver of delay in suing.* A denial by the insurers of all liability for a loss, on the ground that it was not from a peril insured against, is a waiver of a stipulation in the policy giving them sixty days within which to pay any loss; and the insured may therefore sue at once.

Norwich and New York Transportation Co. v. Western Mass. Ins. Co., 34 Conn., 570 (U. S. Circuit Court), 6 Blatch., 241.

6. *Limitation of action.* A provision in a policy of insurance that no action upon it shall be sustained against the insurers, unless commenced within *twelve months next* after the cause of action shall accrue, is lawful, and operates as a bar to any suit brought after the lapse of time limited. Such a stipulation goes to the right as well as to the remedy.

Gray v. the Hartford Fire Ins. Co., 1 Blatch., 278, 288 (U. S. Circuit Court).

7. *Limitation of time.* Where in a policy of insurance it was stipulated that, in any action upon it commenced more than one year from the time of loss, the lapse of time should be conclusive evidence against the validity of the claim, and a loss occurs while *war* exists between the country of the insurers and that of the insured, the period of the war must be omitted in computing the year.

Semmes v. City Fire Ins. Co., 36 Conn., 543 (U. S. Circuit Court), 6 Blatch., c. c. 445—(Reversed s. c., 13 Wall., 158).

8. A condition in a policy, that no suit shall be brought in case of loss, unless within *six months* after the loss, is valid and binding on the insured.

Woodbury Savings Bank *v.* Charter Oak Ins. Co., 31 Conn., 529.

9. *Auxiliary bill in Equity.* But where an action at law was brought on the policy within the time limited, which it was found could not be sustained, by reason of a mistake in the form of the policy, and a bill in equity was brought while that suit was pending, and after the six months had expired, for the correction of the policy, and for an injunction against the defense set up in the action at law, it was *held*, that the suit was not barred by the expiration of the time limited.

Ibid.

10. *Creditors' bill to restrain a third party from a wrong to the company.* The principle that a stockholder of a company cannot maintain a bill in equity against a wrong-doer to prevent an injury to the corporation, unless it shall be averred, and shall affirmatively appear that the corporation has refused to take measures to protect itself, does not extend to a bill which is in good faith filed by a creditor, and a holder of a policy in an insurance company is a creditor within this rule.

Lathrop *v.* Stedman, 42 Conn., 583 (U. S. Circuit Court).

11. If *freighters* upon learning of an *intended deviation*, made without their consent, effect an insurance on the voyage as thus altered, neither this nor their demand upon the insurers for payment of a loss will affect their claims against the carrier.

Crosby *v.* Fitch, 12 Conn., 423.

12. *Foreign attachment. Scire facias.* A policy of insurance provided that no suit for the recovery of any claim upon it should be sustainable in any court, unless commenced within twelve months after the loss occurred. Within twelve months after a loss, the company were factorized as the debtors of the insured, and judgment having been obtained against him, a *scire facias* was brought upon it against the company after the twelve months had elapsed. *Held*, that the *scire facias* was a part of the original factorizing proceeding, and that that was such a suit as was covered by the terms of the proviso.

Harris *v.* The Phoenix Ins. Co., 35 Conn., 311.

13. *Defective declaration.* A certificate of membership in a mutual life insurance company, provided that, on the death of the wife of the plaintiff, an assessment should be made upon the policy-holders in the company for as many dollars as there were policy-holders, and that

the sum collected, not exceeding one thousand dollars, should be paid to him within ninety days from the filing of the proof of death.

Held, that a declaration containing no allegation of a neglect to make the assessment provided for, and assigning no breach except of a promise to pay one thousand dollars, was fatally defective, and that the defect was not cured by the verdict.

Curtis v. The Mutual Benefit Life Co., 48 Conn., 98.

14. A policy on property mortgaged to a bank was made payable to it. A collateral agreement was also made between the insurance company and the bank, that no policy of the company made payable to the bank should be invalidated as to the latter by any act or neglect of the mortgagor or owner; that the bank should pay for any increase of hazard, and that on payment of loss to the bank, the company should be entitled to all the securities held by the bank from the debtor. Both policy and agreement under seal. Premium paid by the insured. *Held*:

1. That the bank, not being a party to the policy, could not sue upon it alone.

2. That the two instruments together constituted a contract between company and bank to pay the loss to the latter; and that the bank could maintain a suit at law in its own name on that promise.

Meriden Savings Bank v. Home Mutual Fire Ins. Co., 50 Conn., 396.

15. "Before or at the term at which the cause could be first tried." *Held*, to mean the term at which, under the laws of the State and rules of practice, the cause is first triable on its merits, and not necessarily the term at which it may be actually reached for trial.

Edward Malley v. The Fireman's Fund Ins. Co., 51 Conn., 486.

16. The twelve months should be reckoned from the day of the fire, and not from the expiration of the sixty days after the proofs were delivered to the company.

Such a limitation of suits to be brought on a policy is valid.

George T. Chambers v. Atlas Ins. Co., 51 Conn., 17.

XI. POINTS PECULIAR TO MARINE POLICIES.

(a) Abandonment.

1. *Acceptance*. It is not necessary, to give effect to an abandonment, that it be accepted by the insurers.

King v. The Middletown Ins. Co., 1 Conn., 203.

2. *An abandonment transfers the property* abandoned to the insurers, and the insured cannot afterwards, by his own act, revest such property in himself, though it may be done by the consent of both parties.

Id., 202; *King v. The Hartford Ins. Co., Id.*, 341.

3. *Subsequent acts of owners as agents of the insurers.* A vessel, on a voyage from New York to Middletown, struck on the rocks at Hurlgate, and was greatly injured. The owner abandoned, and immediately afterwards, upon his receiving intelligence that she was likely to be got off soon, the insurers authorized him to bring her into the Connecticut river, if practicable, and do whatever should be needful, without militating against the abandonment. *Held*, that this agreement did not affect his claim for a total loss.

Id., 340.

4. If there be such a *total technical loss*, at the time of the abandonment, as to justify such abandonment, the insurers are liable as for a total loss, although the loss afterwards turn out to be only partial.

King v. The Middletown Ins. Co., 1 Conn., 200-201.

5. *The existence of the goods insured* or any part of them, in *specie*, is neither conclusive, nor, in many cases, a material circumstance, upon the question whether the loss is total or partial.

Poole v. Protection Ins. Co., 14 Conn., 59.

6. Whether, if the insured cannot recover for a total loss of the whole property covered by the policy, and embraced in the memorandum clause, he may yet be entitled to recover, as for a *total loss*, the value of any *part* which was in fact totally lost, *quære*.

Id., 60.

7. A vessel, laden with hides, was wrecked before arriving at her port of destination, the cargo submerged, and both proved a total loss, notwithstanding the efforts of the crew; except that a small part of the hides were recovered by wreckers, removed by them to a neighboring port, and there sold—their condition being such as to render them unfit for reshipment without considerable additional expense—for the benefit of whom it might concern. The balance of the avails, after deducting salvage and other charges, was \$40; which was remitted to the owners. The master and crew did not arrive at this port until after the sale. There was an insurance on the voyage, the policy containing a proviso that the insurer should not be liable for any partial loss on hides and all other articles that are perishable in their own nature, but that the owners of such goods should recover on a general average. *Held*, that an abandonment having been made, the loss upon the hides was certainly deemed to be constructively total, and probably actually total.

Id., 54.

8. Where a total loss of goods insured, with the *exception of particular average*, is claimed by reason of damage to the vessel, the same rule prevails in ascertaining whether such a loss has arisen, as if the policy were free from that exception.

Id., 57.

9. A vessel, insured for a certain voyage, was stranded on the rocks at Hurlgate, and so much injured that all her cargo was washed out. Four days after she was stranded, the danger not having increased, and the chances being in favor of getting her off, the owner abandoned; after which the master, with the aid of the crew and some extra assistance, got her off, and repaired her so that she was capable of pursuing her voyage (which was to Middletown), at an expense of less than half her value. *Held*, that the owner had no right to abandon, and could recover only for a partial loss on the vessel, that alone being insured.

King v. The Hartford Ins. Co., 1 Conn., 426-427. (Two judges dissenting.)

10. A mere stranding by itself cannot justify an abandonment; the right to abandon a ship existing only in cases of extreme hazard, where her situation is such that there is no reasonable prospect or chance of saving her with all the means and assistance that can be obtained.

Id., 426.

11. *Election of port of discharge. Purchase of ship by owner after abandonment. Agency.* The defendants insured the plaintiff's ship upon a voyage to a certain port in Europe, and back to her port of discharge in the United States. Having performed the outward voyage, the ship took in a cargo of salt, and cleared for New York, arriving there *via* Montauk Point, on June 21st, of which immediate notice was given by mail to the plaintiff at Hartford, who replied, by return mail, ordering the ship to proceed immediately with her cargo to Middletown. The ship and cargo were entered at the New York custom-house, and duties paid on a few dutiable articles on board; but nothing was unladen, except part of the salt, which was put into lighters, in order that the ship might be able to get into the Connecticut river. With the first fair wind, on June 30th, the ship sailed for Middletown, but was stranded on the rocks at Hurlgate, and so much injured that all the salt on board was washed out, and she was in extreme danger of being utterly destroyed. While in this condition, on July 4th, the plaintiff abandoned her, but the defendants refused to aid in getting her off, etc.; denying any liability on the policy. On July 8th, she was got off and taken to New York, where she was fairly sold at auction, and bought in by the plaintiff's brother, who

subsequently transferred his right to pay for and take her to the plaintiff. *Held*, that New York was not made the port of discharge by her clearance, or the intention of the master to discharge there on her arrival there, or anything that was subsequently done there; since the lightening was not breaking bulk, and the plaintiff had a right to have the ship touch at one port for orders, and yet make another port than that of her discharge; that, while Middletown was thus made the port of discharge, the going first to New York was no deviation; that the plaintiff's orders and conduct were reasonable; that he had a right to abandon as he did and claim a total loss; and that, were the subsequent purchase of the ship to be considered as really made by the plaintiff, this would not be a waiver of his abandonment, or in any way affect his right under the policy, as the sale must be considered as made by the defendants,—the parties left in charge of the ship after the abandonment being, in legal contemplation, their agents, and not the plaintiff's.

King v. The Middletown Ins. Co., 1 Conn., 194-208.

(One judge dissenting, 209-231, and another judge dissenting on all points, except that in regard to the lightening of the vessel not amounting to breaking bulk, 231-239.)

Sage v. The Middletown Ins. Co., *id.*, 240.

12. *Held*, also, that the fact that the master dismissed and paid off at New York all the crew but the mate and cook, shipping an equal number of good hands at once, in their places, did not conduce to prove that New York was in fact the port of discharge.

King v. The Hartford Ins. Co., *id.*, 399.

13. But, *held*, that if the sale were a mere pretended sale, made with a view to subject the defendants for a total loss; if no purchase money were paid; and the plaintiff, after the abandonment, possessed and used the ship as his own, without any objection or claim from the defendants; the jury would be warranted in presuming a waiver of the abandonment.

Id., 341.

14. *Capture and unjust condemnation.* If a vessel be captured and condemned without just cause by the courts of a neutral power, the owners may claim as for a total loss, if they abandoned to the insurers, but not otherwise.

Townsend v. Phillips, 2 Root, 404 (Superior Court).

15. The *sails, rigging, anchors*, etc., saved from a vessel stranded and abandoned, are not a fund in the hands of the insured to defray the expense of getting her off.

King v. The Hartford Ins. Co., 1 Conn., 341.

16. In case of an *insurance upon profits*, and a total loss, no abandonment is necessary.

Fosdick v. The Norwich Marine Ins. Co., 3 Day, 118.

(b) *Barratry.*

17. *Resistance* by the master and mariners of a neutral vessel *to the search of a belligerent* is barratry, and insurers are liable for it as such.

Brown v. Union Ins. Co., 5 Day, 8. (Two judges dissenting, 11-21).

18. By a marine policy, the plaintiffs were insured against "the barratry of the master (unless the assured be the owners of the vessel) and of the mariners." They were the owners of the vessel, but the master and first mate having both died on the voyage, a loss occurred by the *barratry of the second mate*, after he succeeded to the command. *Held*, that he was still mate, although acting as master *pro hac vice*, and that the policy covered the loss; the case not being within the reason of the exception.

Tate v. Protection Ins. Co., 20 Conn., 485, 486.

19. *Fraud in the master*, in procuring the loss of the vessel, is barratry, though he be a part owner, and as such is a peril insured against unless assented to by the other owners or the insured.

Hoxie v. Home Ins. Co., 32 Conn., 38.

(c) *Deviation.*

20. That a deviation was *for but a short distance or a brief period* is immaterial.

Burkley v. The Protection Ins. Co., 2 Paine, 90. (U. S. Circuit Court.)

21. *Voyage to one port or another.* Under a policy on a voyage to St. Bartholomew's or St. Thomas, it is a deviation to touch at both these ports, in the absence of any usage or necessity to justify.

Id., 89.

22. And such a *usage* must be so certain and uniform as to warrant the presumption that it was generally known as the law of vessels trading at those ports.

Id., 91.

23. If *freighters*, upon learning of an intended deviation, made without their consent, effect an insurance on the voyage as thus altered, neither this nor their demand upon the insurers for payment of a loss will affect their claims against the carrier.

Crosby v. Fitch, 12 Conn., 423.

(d) Open and Valued Policies.

24. Where a policy of insurance upon a vessel and freight of goods "laden or to be laden," containing a clause valuing the vessel at \$8,000, but leaving a blank for the value of the cargo, and a subsequent memorandum reading thus:—

"\$8,000 on vessel.

\$2,000 on freight."

Held, that this was an open policy as to the freight, meaning only \$2,000 was insured on such freight as the ship might once commence to earn.

Riley v. The Hartford Ins. Co., 2 Conn., 370.

25. A ship was insured for a voyage outward to Gibraltar, with liberty to go to Cape de Verde for salt, and return; and \$2,000 was by the same policy insured on freight, "laden or to be laden." Having earned freight on her outward voyage, she took on board a partial cargo, and sailed for the Cape to take in a quantity of salt, which would have brought her return freight up to more than \$2,000, but was lost before reaching the Cape. *Held*, that whether the policy was treated as valid or open, the insurers were liable only for the freight which the ship had commenced to earn; that is, upon the partial cargo actually on board, without reference to the salt which it was intended to ship.

Id., 370, 371.

(e) Termination of risk.

26. *Election of port of discharge.* Though, as a general rule, if a vessel insured for a voyage to a port of discharge in a certain country arrives in any port there, and voluntarily and unnecessarily breaks bulk, and discharges any part of her cargo, she thereby makes it her port of discharge; yet, if, while waiting for orders at her port of arrival, she lands goods which are in a perishing condition, this will not make it her port of discharge.

Sage v. The Middletown Ins. Co., 1 Conn., 242. See ante, page 60*.

XII. ACCIDENT POLICIES.

1. A policy insured the holder against death or injury "by violent and accidental means, within the meaning of the contract and conditions annexed." The *conditions* specified sundry modes of violent injury and death which were excluded from the scope of the policy. *Held*, that these specific exclusions did not operate to make the principal terms more largely inclusive, but that the death or injury, though

violent, must still fall strictly within the principal terms, and be caused by means that were accidental as well as violent.

Southard v. Railway Passenger Assurance Co., 34 Conn., 579. (Per Judge SHIPMAN of U. S. District Court, as an arbitrator).

2. Where a person insured by such a policy was injured internally by jumping, in great haste, from a railroad car at a station, and running a considerable distance, which action was not necessary to his safety, but was voluntarily undertaken to effect an important object which required haste, it was *held*, that the injury was not caused by "*accidental means*," within the meaning of the policy.

Id., 579-580.

XIII. LIFE POLICIES.

1. A policy of insurance on the life of a husband, issued upon the application of the wife, was made *payable to the wife* for her sole use, and in case of her death before her husband's, to be paid to her *children*. She died before her husband, leaving children. After her death, the husband surrendered the policy, and took out another in his own name and for his own sole benefit, the new policy being upon the same premium and dated back so as to be of the same date with the other. After paying one year's premium on the new policy the husband died insolvent. *Held*, that in equity the *substituted policy* belonged to the children, and that they, and not the creditors of the husband, were entitled to the insurance money.

Chapin v. Fellows, 36 Conn., 134-135.

2. *Forfeiture. War.* A policy of insurance of the usual form was taken out before the civil war, in South Carolina, by one of its citizens, on his own life, in a Connecticut company, through its local agent, and the premiums were duly paid for several years, and until the outbreak of the war. The company withdrew their agencies in South Carolina in 1859, but promised the insured that it would thereafter notify him annually of the time when the premiums would fall due, and did so for the next two years. No notices were sent and no premiums paid during the war; but, immediately upon its close, he offered to pay all the back premiums and the future ones as they accrued, all of which the company declined to receive. The laws of South Carolina at all times required insurance companies doing business there to keep agents within its limits, who should accept service of process, file annual tax-returns of premiums received, etc. *Held*, that the non-payment of the premiums during the war terminated the risk, it not being a case of debt due by annual installments, payment of which the war might merely have suspended, but of an optional

payment, which, if made, would raise in effect a new contract for a new year.

Worthington v. Charter Oak Life Ins. Co., 41 Conn., 400-418.

3. *Interest of issue. Contingency.* A wife insured her husband's life by a policy payable to her, or, if he survived her, to their children. One of their children died, leaving issue; then the wife died, and then the father. *Held*, that the deceased child left a transmissible interest, which went to his issue, in analogy to the statute of distribution.

Continental Life Ins. Co., v. Palmer, 42 Conn., 65-69.

4. *Indemnity from party causing death.* The plaintiffs having been compelled to pay a loss incurred by the death of one of whom they had insured, caused by the negligence of the defendants, brought an action on the case for reimbursement. *Held*, that there was no civil liability apart from statute law for causing the death of another, and that moreover, as there was no contract relation between the parties, nor any direct obligation to the plaintiffs on the part of the defendants growing out of their relations to the insured, the damage to the plaintiffs was too remote a consequence of the defendants' wrong to be the subject of an action.

The Conn. Mut. Life Ins. Co. v. The N. Y. & N. H. R. R. Co., 25 Conn., 274-276.

5. *Suicide.* A policy of insurance on the life of a person contained the condition that if he should die by suicide, the policy should be null and void, and the insurers should not be liable for the loss. The subject insured died by an act of self-killing, by himself firing a pistol at his head. *Held*, that, if the subject insured, at the time he fired the pistol, was conscious of the act he was committing, intended to take his own life, and was capable of understanding the nature and consequences of the act, the insurers were not liable; that, if the act was thus committed, it was immaterial whether he was capable of understanding its moral aspects or of distinguishing between right and wrong; and that if he was not thus conscious, or had no such capacity, but acted under an insane delusion, overpowering his understanding and will, or was impelled by an uncontrollable impulse, which neither his understanding nor will could resist, the insurers were liable.

Held, also, that the fact of self-killing being conceded, it was for the party claiming to recover on the policy to establish that the subject insured was in the condition, when he committed the act, which left the insurers liable.

Gay v. Union Mut. Life Ins. Co., 9 Blatch., 143 (U. S. Circuit Court).

6. *Liability of a life insurance company for dividends.* Where annual dividends are declared by a life insurance company, in accordance with an established rule, and the acts of the officers show

that they are payable on certain classes of policies, a subsequent attempt on its part to limit the meaning of the vote, and make it at variance with the contemporaneous written rules and the acts of the company, is vain, the attempt being evidenced by the erasure of the dividend endorsement from the premium notes, and the company will be liable for the amount of the dividends so erased.

Heusser v. Continental Life Ins. Co., 20 Fed. Rep., 222 (U. S. Circuit Court).

7. *Policies included under term "Renewed."* The office of a renewal of a life insurance is to prevent discontinuance or forfeiture; and the word "renewed," in the vote of the directors of an insurance company granting dividends upon certain policies answering this description, includes participating, limited-payment policies, which have been prevented from forfeiture prior to the passage of the dividend.

Idem., 224-225.

XIV. DISSOLUTION OF INSURANCE COMPANIES.

1. The State which granted a charter to a life insurance company, reserving the *power to repeal* it, at its pleasure, can exercise such power summarily and at will, sbbject only to the limitation that its action must not be so wanton and causeless as palpably to violate the principles of natural justice.

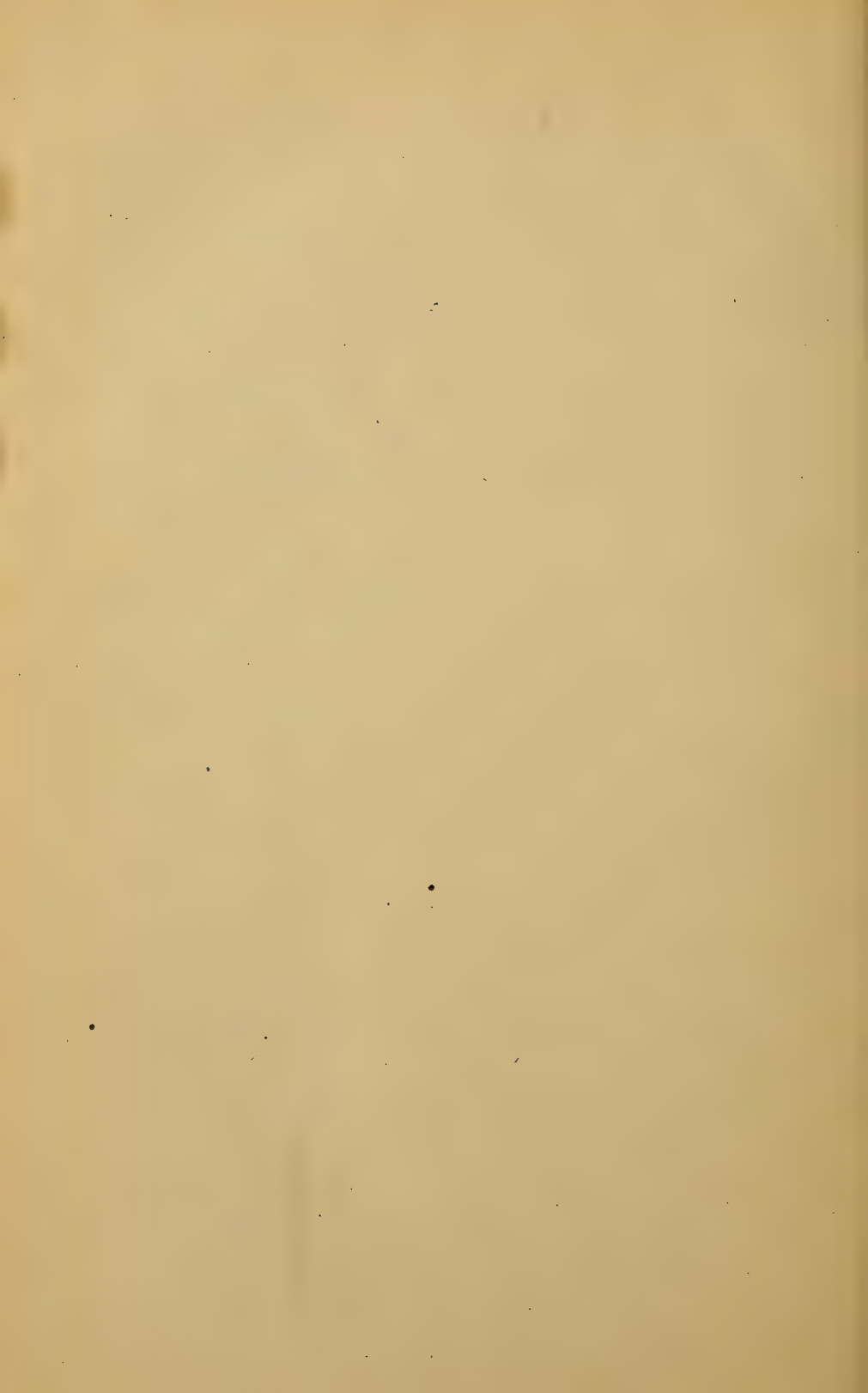
Lothrop v. Stedman, 42 Conn., 590 (U. S. Circuit Court).

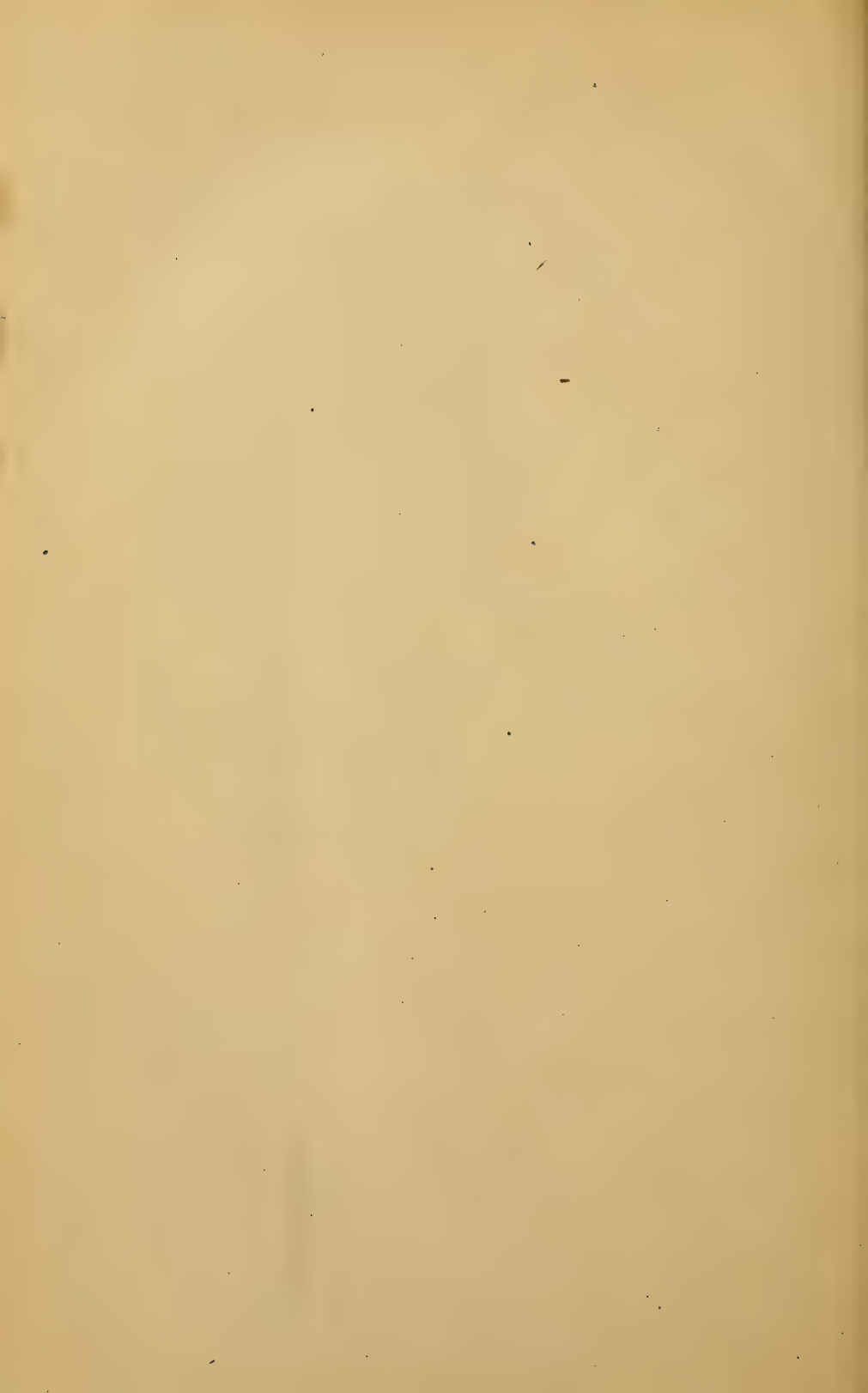
2. Such a repeal would not impair the *obligation* of any *contract* which the corporation may have entered into by its policies; but its property would remain a trust fund for the payment of its creditors and stockholders.

Id., 291.

3. An insurance company, by legislative authority, transferred all its assets to another company, which, in consideration thereof, reinsured all its existing policies. *Held*, that this left the former company liable on its policies (in the absence of proof that the insured had released), and therefore open to insolvency proceedings, if it had not assets to meet them.

Stedman v. American Mut. Life Ins. Co., 45 Conn., 381.





FIFTH REPORT

—OF THE—

Shell Fish Commissioners

—OF THE—

STATE OF CONNECTICUT,

—TO THE—

General Assembly, January Session, 1886.



MIDDLETOWN, CONN.:
PELTON & KING, PRINTERS AND BOOKBINDERS.
1885.

Commissioners of Shell Fisheries.

ROBERT G. PIKE,	-	-	-	-	-	-	<i>Middletown.</i>
WILLIAM M. HUDSON,	-	-	-	-	-	-	<i>Hartford.</i>
JAMES A. BILL,	-	-	-	-	-	-	<i>Lyme.</i>

CLERK,							
FREDERICK BOTSFORD,	-	-	-	-	-	-	<i>New Haven.</i>

ENGINEER,							
JAMES P. BOGART,	-	-	-	-	-	-	<i>New Haven.</i>

FIELD ENGINEER,							
DAVID C. SANFORD,	-	-	-	-	-	-	<i>New Haven.</i>

ASSISTANT ENGINEER,							
ROBERT G. PIKE, Jr.,	-	-	-	-	-	-	<i>Middletown.</i>

STATE OF CONNECTICUT.

REPORT.

To His Excellency the Governor and the General Assembly of the State of Connecticut :

Owing to the recent change in the fiscal year of the State, this report begins with December 1, 1884, and ends with June 30, 1885. It consequently covers a period of only seven months. During this time the various duties of the Commissioners have been faithfully attended to and a large amount of work accomplished, as will be seen from the following details :

ENGINEERING.

The Engineering Department has been under the able management of Mr. James P. Bogart, with the same efficient assistants as before. The first four months of the period covered by this report being winter months, little or no work was done upon the water. The time was fully occupied by the engineers working up the material gathered in their out door work during the previous summer, and applying it to the correction of old and the making of new maps. In the spring the work of surveying and buoing was resumed, principally on lots claimed to be held and occupied under town committee titles, and from time to time on lots designated by the Commissioners. All the signals along the shore were inspected and repaired, and some new triangulation points established. One hundred and ninety-two buoys were set and twenty-two surveys made, which, for the brief period the engineers were employed, compares favorably with the work

done in previous years. A more detailed statement of engineering work will be found in Mr. Bogart's report appended hereto.

DESIGNATIONS.

During the period covered by this report the number of applications for oyster grounds was twenty-nine, covering an area of eleven hundred ten and one-tenth acres; six hundred thirteen and twenty-two one-hundredths acres were designated, bringing into the State Treasury the sum of six hundred seventy-five dollars and fifty-seven cents. Sixty-three applications are now pending, waiting for a hearing or for deeds delayed for want of surveys required for accurate description. These will yield to the State the sum of four thousand eight hundred twelve dollars and four cents.

Four completed deeds await payment, covering an area of two thousand one hundred forty-eight and one-tenth acres, which will yield twenty-three hundred sixty-two dollars and ninety-one cents.

Since June, 1, 1881, the time when the work of the Commissioners began, the total number of applications received is six hundred and three, covering an area of ninety thousand and sixty-four and one-quarter acres; of which forty-five thousand six hundred sixty-seven and eight-tenths acres have been granted, yielding to the State the sum of fifty thousand two hundred thirty-four dollars and fifty-eight cents.

If to the designations thus made by the Commissioners are added those made previously by the town committees of grounds within the area of the Commissioners' jurisdiction, viz.: thirty-three thousand nine hundred eighty-seven and nine-tenths acres, the total area heretofore granted in said jurisdiction is found to be seventy-nine thousand six hundred fifty-five and seven-tenths acres, of which sixteen thousand two hundred one and seven-tenths acres are cultivated, and sixty-three thousand four hundred forty-five and seven-tenths acres are uncultivated.

The number of tax-paying cultivators at the time the list was first prepared in 1882 was two hundred and sixteen; in 1883 it was two hundred and ninety; in 1884 it was three hundred and eighty-five; and in 1885 it was four hundred and twenty-three. Of the latter, ninety-three own ten acres and under apiece; thirty-three own from eleven acres to twenty-five acres apiece; one hundred and fifty-two own each from twenty-six acres to one

hundred acres; and one hundred and forty-five own each one hundred and one acres and upwards.

The area of cultivated grounds is constantly and rapidly increasing. The grounds which remain uncultivated are mostly owned by oyster growers, and they will shell and plant as fast as practicable. Still it is believed that many acres of good ground are held for speculative purposes. With some of these grounds the period of five years will soon expire, when Section 5, Chapter CLX. of the Laws of 1881, must be enforced by the Commissioners. This section provides that if the grounds are not occupied and used for oyster cultivation within five years after designation, the Commissioners shall apply to the Superior Court to appoint a committee to inquire as to such use and occupancy, and if it is found that the grounds have not been cultivated in good faith the Court may order such grounds to revert to the State.

The belief prevails, to some extent, that all of the best lots in the state waters have been taken; but this is not true. Lots nearest the shore have been deemed more accessible, and have been generally preferred by cultivators. But there are thousands of acres of grounds available for cultivation which are still open for designation. And there is reason to believe that many would gladly take up a large area of these grounds if they were not forbidden by law.

The act establishing the State Commission for the designation of oyster grounds, approved April 14, 1881, permits applications to be made only by "persons who have resided in the State not less than one year next preceding the date of said application." A like restriction is put by the same act upon all assignments of oyster grounds granted by the State. It is obvious that the purpose of the law was to exclude non-residents from its privileges.

The Commissioners believe this law to be as impolitic as it is in many instances ineffectual. It is easily evaded. There are many acres of land legally designated to residents which have been paid for and are really owned by non-residents. Besides this, grantees in ignorance of the law have in several instances sold to non-residents, who have bought in like ignorance. If the purpose of the law was to give citizens a preference, its purpose is fully accomplished, and it is believed that the time has come when such restrictions should be abolished, and the grounds thrown open to every one who will pay for them. This would promote the sale of state grounds and bring considerable money

into the treasury. Many acres now lying uncultivated and barren would soon become productive and valuable, and yield an annual tax to the State.

The Commissioners recommend that a law be passed repealing all restrictions of the character named ; and, further, that designations and assignments heretofore made to non-residents be ratified and confirmed.

TAXES.

The subject of taxes has received careful and anxious attention. Notwithstanding the petulant complaints made by a few oyster cultivators against "excessive taxation of oyster grounds," the Commissioners have seen no reason for changing their views as expressed in former reports. The assessments of grounds made by the Commissioners have been generally approved by unprejudiced persons familiar with the subject, and the taxes laid have been considered reasonable and just. The total amount of tax laid the past year is \$7,890.72, an increase over the previous year of \$1,443.65. This gain is attributable to a more correct appreciation of the value of grounds ; to an increase of area subject to taxation ; and to discoveries, made by the Field Engineers, of concealed grounds designated previously to 1881. Objections to the assessments this year have been far less numerous and persistent than in former years, and bills have been paid with commendable promptitude.

The first tax, 1883, amounted to	-	-	-	-	\$3,681.47
The second tax, 1884, amounted to	-	-	-	-	6,447.07
The third tax, 1885, amounted to	-	-	-	-	7,890.72
Of the first tax there remains unpaid	-	-	-	-	29.64
Of the second tax there remains unpaid	-	-	-	-	25.84

Of the third tax it is too early in the year to speak, but at this early day (July 1), it is nearly all paid. Of the above small sums of unpaid taxes \$6.04 will be collected. The remainder, \$49.44, is in small sums which are not legally collectable by reason of various unavoidable errors attendant upon making new lists.

For the protection of the State in the future, a law is recommended, authorizing the Commissioners at any time, after a tax is laid upon any oyster grounds, to file a notice thereof in the Town Clerk's office of the town between whose meridian lines

such oyster ground or any part thereof may be situated—such notice to contain a description of said ground and the amount of the tax laid thereon with the day and year when such tax was laid—whereupon said tax shall operate as a judgment and shall be a lien upon said grounds and all real estate of its owner or owners until fully paid, and that an execution may be issued thereon as in ordinary judgments.

DUMPING GROUNDS.

Upon consultation with Colonel Walter McFarland of the U. S. Engineers, and with his approval, dumping grounds were established off Milford, about two miles southeast from Stratford Point Light. Recent experience makes it probable that these grounds must be abandoned and others agreed upon, larger in extent, further to the southeast, and with deeper water. The subject is under consideration at this time.

Dumping of material in the Sound is now regulated by a law passed in 1883. By this law every person about to remove mud or other material from any of the harbors of the State where there are oyster grounds, must notify the Commissioners when and where such work is to be commenced, and the names of the boats to be employed in the work ; whereupon it is the duty of the Commissioners to appoint a suitable person to accompany each boat and to pay him two dollars and fifty cents per day, to see that the material is properly dumped on the grounds designated for the purpose and nowhere else. This law was made especially for the protection of oyster grounds, and it has proved effective in such protection.

There is a vast amount of material annually transported to the waters of the Sound ; and it is obviously desirable that it should be carried in such way and deposited in such places as will result in the least harm to the oyster grounds and to navigation. The Commissioners appreciating the importance of the law were anxious to provide for its enforcement, and they made an estimate of the probable expense of supplying inspectors for the several boats. As the number of inspectors required from day to day throughout the year could not be controlled by the Commissioners, it was clear that the annual cost could not be easily estimated. Judging, however, from the previous year's expense

under the law, and the quantities of proposed excavations and dumping the then coming year, the Commissioners made as low an estimate as they thought safe, but it was cut down to the small sum of three hundred dollars—a sum already nearly exhausted. Thus embarrassed by a law that requires them to pay without adequate means, rather than have the inspection omitted, they have induced the inspectors to continue the service, in the confident expectation that the Legislature will appreciate the justness of their claim for compensation and will provide means for its payment.

MAPPING.

The most important and difficult task imposed on the Commissioners by the State is that of surveying and mapping the grounds within their jurisdiction, which had been designated in previous years by Town Committees. In addition to this general map for the State they are also required to “provide sectional maps comprising all grounds located within the meridian boundary lines of the several towns on the shores of the State, which maps shall be lodged in the Town Clerk’s office of the said respective towns.” This work has occupied a large share of the time and attention of the Commissioners from the beginning. The number of lots they are required to map is seven hundred and seventy-two. It was obvious that every lot must be given its exact position, shape and area on the required map, or the mapping would be of no value. To do this effectually considerable preliminary work was necessary, and it was begun without delay. The whole shore of the State was triangulated and the geodetic position of every prominent object thereon which could be used for reference, was carefully determined and then mapped. Where no such object existed, signal structures were erected and their geodetic position was ascertained and mapped. Twenty-seven large permanent structures were thus built, and several small ones of less importance. The Commissioners’ line was then run from headland to headland along the shore, from Byram Point to the Pawcatuck River, whereby the grounds given by the State for town management were separated from the grounds put under the control of the Commissioners. This line was determined with great care, after consultation with the authorities of each town. It has been accurately mapped and carefully connected by observa-

tions and calculations with the triangulations previously made. Meridian lines were then run and mapped from points where town division lines touched high water mark, to the division line between New York and Connecticut. Thus the whole field, subject to the Commissioners' care, was clearly defined and mapped. The next step was to explore, survey and map the natural beds within the field which were reserved by law for public use, and were perpetually exempt from designation. The details of most of this work will be found in previous reports of the Commissioners and especially of Engineer Bogart. All the work of the Commissioners that required confirmation has been approved and confirmed from time to time by the Legislature.

Thus an area was presented of three hundred and thirty-five thousand acres of water extending from east to west about ninety-six miles, and from the Commissioners' line on the north to the New York boundary line on the south, in width varying from three to ten miles. Hidden under this water were the lots to be mapped, a great multitude of them, held or claimed by as great a multitude of owners, who in many instances, were quite as hard to find as the lots themselves. Some of the grounds were marked by buoys and some found only by reference to objects on the shore, wholly unlike land lots with their metes and bounds, fences and walls. There was but little visible to the eye which enabled one to discover a lot or determine its outline or extent.

Searches were made for designations in the records of the several towns, but it was found that these in many cases had not been recorded, and of those recorded the descriptions were often inconsistent and obscure. Copies, however, were taken of the written designations as made by the several Town Committees, and they are on file in the Commissioners' office. Without the aid of owners these records afforded but little help in making correct maps. But some kind of a map was necessary at once, for a law had been passed providing for a tax upon oyster grounds and it was imperative that it should be promptly enforced. The only practicable course open to the Commissioners seemed to be that which they have pursued. By diligent inquiry in each town and with the aid of the town maps and designations, a list of owners and of their claims was made out; and each owner of grounds was called upon to accompany the Commissioners' Engineers and aid them in finding and surveying the grounds as claimed by him. In the progress of this work other owners were discovered and

their claims noted. In time a list and a map approximately correct were made up as a basis of taxation in 1882. These have been materially increased and improved each year since. The surveying of claims is now nearly completed, and will be entirely so the present year. They will show every lot of which ownership is asserted. They are known as "Occupation Maps." They are experimental and preliminary to the final mapping. This final mapping was begun a year or more ago, but has been at times interrupted by conflicting claims. It will be prosecuted as rapidly as possible. The work consists of testing and correcting claims or occupations by the legal title; a work which is found to require unwearied patience and care. Many claims fail to be supported by their designations; the shape of the lot, its area, or its location is not justified by the written description. Frequently the occupation interferes with neighboring lots and some cases have arisen where there were two or more claimants for the same grounds. Whenever any question arises touching a claimant's rights he is cited in and given an opportunity to be heard to the fullest extent. If he fails to satisfy the Commissioners, his areas are restricted to their proper limits, his position is changed when necessary, and his lot is finally mapped in such size, shape or position as is justified by the evidence.

When a contest arises between two or more adjacent owners, they are also notified, and a day is given them to be heard in person or by counsel; the decision of the Commissioners is then made and the lines of division are mapped as determined by them. Generally these hearings are informal; but sometimes petitions and answers in writing are filed under the law passed for the purpose in 1882. From the decisions thus made by the Commissioners an appeal is allowed to the Superior Court; but thus far only one appeal has been taken. From the nature of this work of mapping, it is obvious that it has been, and must be, necessarily very slow; but it has been thorough, and it is believed that it will prove satisfactory to the most critical. One thing is certain, that in place of the vagueness and doubt that so long weighed upon the titles of oyster grounds there will henceforth be system, order and certainty.

The final map of New Haven will soon be completed. It is the largest map of all, and probably involves proportionately the greatest number of disputes and difficulties. The maps of the

other towns will be taken up in their order and no pains will be spared to complete them as soon as possible.

STAR-FISH.

The experience of the principal oyster cultivators with star-fish proves beyond question that with reasonable care and labor they may be so reduced in number that any injury they might do to the oyster beds would be of little consequence. If the star-fish could be dredged from the natural beds and from uncultivated grounds the work of protecting cultivated beds would be comparatively easy. The greater the area of grounds thoroughly cultivated the less will the stars abound. They seem to move in colonies or groups, and they appear suddenly and in large numbers in different places at once. The beds in the western waters of the State suffered but little from their attacks last year, but this season they have proved very destructive. Neglected beds suffer the most, and it cannot be repeated too often, that the attacks of these pests can only be repelled by unceasing vigilance and industry. No work on an oyster bed pays better than dredging for star-fish. When proprietors realize this fact, and the State does what it ought to keep them from breeding on the natural beds, it is believed the losses will become insignificant throughout the State.

What efficient dredging will do is shown by the following letter from a firm of the most intelligent and observing cultivators in the State :

Captain Thomas A. Scott, the well-known submarine diver and wrecker, examined our oyster beds to-day to find star-fish. He walked over about one hundred acres where we have caught hundreds of bushels of the pests in the past three months, and could only find here and there one scattered over the oysters. We have not been able for the past week to find many with our dredges, and hope we have secured the bulk of the crop. Captain Scott will give another trial soon, then we will give you a full report of the knowledge we have gained of the habits of the star-fish and means of catching them.

WILLIAM M. MERWIN & SONS.

SPAWNING.

At the time of writing this report spawning has not commenced. A large area of new ground has been spread over with shells, at different places along the shore, and a good set is looked for. The immense quantities of stock growing on cultivated beds

scattered through the Sound warrants the belief that, if the weather proves favorable, there will be an abundant supply of spawn. The spawning period begins in July and ends in September. It is earliest in shallow waters and latest in the deep waters, the time varying according to the temperature of the water and the condition of the atmosphere. Storms and cold weather retard the operation, while warm, quiet weather expedites it. Where they are so many and extensive beds widely scattered in different depths of water there must be spawn emitted from time to time throughout the whole period of spawning. If the spat of one week is destroyed by unfavorable conditions of the weather, then the spat of some subsequent week may find all the conditions favorable for drifting, growing, and setting, and thus the crop will be secured. It is fair to presume that the great and increasing abundance and variety of beds will henceforth afford all the spat that will be required.

GENERAL REMARKS.

The rapid development of the oyster industry is evidenced by the increase in the number of those engaged in the business during the past seven months—an increase of ten per cent. It is also shown in the continual extension of area of grounds devoted to cultivation. This prosperity is also strikingly manifested in the number of oyster steamers recently built.

Last year there were forty steamers in the oyster fleet. This year there were forty-nine as appears from the following table :

LIST OF OYSTER STEAMERS.

No.	STEAMER.	CAPACITY.	OWNER.	CAPTAIN.	LOCALITY.
1	Suste,	100 Bushels.	W. A. & Thomas Cumming,	H. C. Hatter,	Stamford.
2	Molly,	200 "	G. W. Dayton,	G. W. Dayton,	New Haven.
3	Spark,	200 "	H. J. Lewis,		Bridgeport.
4	Sadie,	250 "	W. A. & Thomas Cumming,	Thomas Cumming,	Stamford.
5	H. A. Stevens,	275 "	Ludington & Palmer,	A. P. Luddington,	New Haven.
6	Early Bird,	350 "	Cook & Hilton,	Oliver Cook,	Norwalk.
7	Kittie,	350 "	Thomas H. Buffham,	G. R. Buffham,	Portchester.
8	Adaline,	400 "	A. Decker, Jr.,	A. Decker, Jr.,	Norwalk.
9	Golden Gate,	500 "	Marshal E. Morris,	Lewis Marshall,	Bridgeport.
10	Fleet Foot,	500 "	Wheeler Hawley,	Wheeler Hawley,	"
11	Flora,	500 "	R. A. & F. H. Turpin,	J. B. Tuthill,	"
12	Carry V.,	500 "	Vaity,	Vaity,	"
13	Falcon,	700 "	West & Bruns,	Thomas Lockwood,	Norwalk.
14	Annie,	700 "	Beardsley & Son,	Pehr F. West,	Bridgeport.
15	Minnie B.,	800 "	H. J. Lewis,	Frank Homerston,	"
16	Fred. F. Brown,	800 "	Hulse & Dunbar,	Oskins,	"
17	Enterprise,	800 "	F. Mansfield & Sons,		New Haven.
18	Emily Mansfield,	800 "	H. C. Rowe & Co.,	Wm. F. Mansfield,	"
19	William H. Lockwood,	800 "	Stanley H. Lowndes,	Harvey Barnes,	"
20	Alberta,	900 "	H. J. Lewis,	S. H. Lowndes,	Norwalk.
21	C. S. Conklin,	950 "	Wm. M. Merwin & Son,	Frank Potter,	Bridgeport.
22	William M. Merwin,	950 "	Bishop & Co.,	E. L. Ford,	Millford.
23	Ivernia,	950 "	S. F. Smith & Co.,	C. E. Thompson,	New Haven.
24	Morgan,	950 "	J. & G. H. Smith,	S. F. Smith,	"
25	J. & G. H. Smith,	1,000 "		Wm. H. Davis,	"

LIST OF OYSTER STEAMERS.-Continued.

No.	STEAMER.	CAPACITY.	OWNER.	CAPTAIN.	LOCALITY.
26	Joshua Bedell,	1,000 Bushels.	Barnes & Lane,	H. A. Barnes,	New Haven.
27	Brookhaven,	"	Landcraft Bros.,	G. E. Landcraft,	"
28	Lizzie E. Woodend,	1,000 "	Bond & Weissbath,	John Coleman,	"
29	Freddie W. Decker,	1,000 "	Peter Decker,	Peter Decker,	Norwalk.
30	Virginia,	1,000 "	Wright & Sons,	Wright,	New Haven.
31	H. S. Lockwood,	1,000 "	E. F. Lockwood,	E. F. Lockwood,	Greenwich.
32	Wm. Alexander,	1,000 "	Reed & Franklin,	S. B. Reed,	Bridgeport.
33	Bond & Currier,	1,000 "	Bond & Currier,	A. Bond,	"
34	Daisy E. Smith,	1,200 "	Jeremiah Smith & Son,	G. W. Hitchings,	New Haven.
35	Florence,	1,200 "	H. J. Lewis,	Nelson Wakeley,	Bridgeport.
36	Mabel L. Stevens,	1,200 "	W. L. Stevens,	W. I. Stevens,	Norwalk.
37	Jesse Clayton,	1,500 "	Chas. Lowndes,	Chas. Lowndes,	"
38	Henry J.,	1,500 "	Thos. S. Lowndes,	Clark,	"
39	Medea,	1,500 "	Rowland & Tuthill,	H. Rowland,	New Haven.
40	C. W. Hoyt,	1,500 "	Wm. Hoyt & Son,	John Thomas,	"
41	J. P. Thomas,	1,500 "	Thomas Thomas,	D. Burbank,	Norwalk.
42	J. P. Mersereau,	1,500 "	Daniel Burbank,	H. C. Rowe,	New Haven.
43	Gordon Rowe,	1,500 "	H. C. Rowe & Co.,	M. E. Smith,	"
44	Smith Bros.,	1,600 "	Smith Bros.,	D. K. Cole,	Norwalk.
45	F. C. & E. A. Rowland,	1,800 "	Dexter K. Cole,	C. W. Hoyt,	New Haven.
46	Hoyt Bros. Co.,	2,000 "	Hoyt Bros. Co.,	C. W. Hoyt,	Norwalk.
47	Jupiter,	2,000 "	Wm. H. Rowe,	W. H. Rowe,	New Haven.
48	Jeremiah Smith,	2,300 "	Jeremiah Smith & Son,		
49	Harry,	3,300 "			
		50,525 Bushels.			

These steamers find continual employment keeping the buoys in place on the oyster grounds, clearing up new grounds, transporting and laying down shells and other culch for catching a set—dredging the beds for star-fish—collecting oysters for transporting them to beds more favorable for their growth—and finally dredging them up and carrying them to market. Many seed oysters are now sold to cultivators in neighboring States—Rhode Island, Massachusetts, New York and New Jersey. The demand for native seed oysters from Connecticut waters is increasing every year. This is unquestionably due to their superior excellence.

This growing trade with neighboring States ; the constantly expanding demand from the most distant parts of the country for shell, canned and pickled oysters ; and the rapid increase of foreign exportation, make it probable that whatever may be the area of grounds planted in the waters of the State, the demand will keep pace with the supply.

Every year affords new evidence that the methods adopted by Connecticut for developing and promoting its oyster industries were timely and wise. The laws granting a perpetual license of the grounds at trifling cost—the clearing up of titles—the adjustment of boundaries and the protection of growing crops, these have placed the business of cultivating upon a basis that inspires confidence and encourages effort.

It is gratifying to know that this system meets the unqualified approval of experts like Lieut. Winslow and Prof. Goode of Washington. The former, whose superior knowledge of the oyster in all its relations, acquired through many years of study and observation of natural beds and cultivated grounds, in all parts of the United States and in Europe, says :

“I do not know of any State that has made so great an advance in this matter as Connecticut. By examining the legislation on the subject for the last four or five years, it may easily be seen that it is of the most practical nature, and it is based on sound business principles. The people of Connecticut, proverbially shrewd, have certainly managed to get all the milk out of this particular cooanut.”

Prof. Goode, another expert of the highest authority upon the subject, says :

“I have been looking into the history of the oyster industry of Europe lately and am convinced that Connecticut is putting into practice the best system of oyster culture in the world. The manner in which that State is dealing with the questions of fishery legislation is certainly extremely interesting and worthy

of commendation. The eyes of the world are upon Connecticut at the present time. I can appreciate this fact better than most people, having heard the eager questions and seen the intense interest of fish culturists and oyster raisers of Europe last summer in London, and having heard what was said concerning the action of Connecticut. Every country which has any oyster fishery is trying to solve the same problem, viz: 'How to protect the beds and give oyster culturists right of property in the fruit of their labors.' It really appears to me that this subject, the progress of the work in Connecticut, is one of the most interesting that could be brought up."

MUDDY GROUNDS.

During the past year efforts have been made by oyster cultivators to redeem muddy grounds, heretofore considered useless for oyster growing and they have been eminently successful. Large areas, off Milford, have been covered with shells and pebbles brought from the Housatonic River, upon which a good set is looked for. The gentlemen to whom the credit of this experiment is due are H. J. Lewis, William M. Merwin, Isaac E. Brown and members of the Stratford Oyster Company. This work has drawn attention to other muddy grounds, and similar experiments will be made by others. It is probable that a considerable portion of the large area of muddy bottom, hitherto considered worthless, will in time be sought after by cultivators and be made valuable grounds.

SABELLARIA VULGARIS.

Quite a panic was caused among the oyster growers in the early Spring by a report that immense numbers of oysters were being destroyed by masses of hard, sandy mud deposited upon them by myriads of small flesh-colored worms. Mr. Henry C. Rowe was the first to call attention to the subject. On examining his beds off Stratford and Bridgeport, he found one bed containing about seventy-eight thousand bushels nearly destroyed by suffocation caused by these deposits. There was considerable discussion as to the novelty and danger of this new foe of the oyster; several oystermen of experience asserting that it was an old acquaintance, that it had always been known in the Sound and elsewhere and it was not injurious to the oysters, but on the contrary oysters thus visited were always healthy, vigorous, fat and good flavored.

The specimens submitted to the Commissioners showed beyond doubt that many of the oysters had been smothered by the deposit, and they were very offensive. The same specimens were examined by Prof. Verrill of Yale College, the highest authority upon the subject, and he describes the worms and their work in the following letter :

NEW HAVEN, June 16, 1885.

Mr. H. C. Rowe.

Dear Sir—I have examined the samples of seed oysters submitted by you. The large masses of sandy tubes which cover the shells of the oysters, both living and dead, are made by a small worm, about an inch long, which was first described and figured by myself in 1872, in the first volume of the Reports of the United States Fish Commission. It is there named *sabellaria vulgaris*, the first part of the name referring to its using sand for its tube, while the latter part was given to it because of its common occurrence. This Latin or scientific name might be translated as the “common sand-tube builder.” It is very common from Cape Cod to Cape Hatteras, building its tubes on stones and all sorts of shells as well as on oysters. It grows very rapidly, like other marine worms, and when abundant its tubes interlock and form rough crusts, often an inch or more in thickness. Such rough and porous crusts serve to catch the floating particles of mud and organic debris, which will subsequently putrify and turn black in the interior part of the crusts, evolving sulphuretted hydrogen and other poisonous and offensive substances. As these worms grow much faster than the seed oysters, they can easily bury them so deeply under the crust of tubes that the oysters will die, either for lack of a supply of pure water and food, or in consequence of the directly poisonous gases produced by the putrid substances in the crust. In other words the worms, by their rapid growth and the closeness of their crusts, may be said to “smother” the seed oysters. The large oysters seem to be capable of resisting their effects in most cases. Other creatures, with similar habits, have been known to produce the same effect on oyster beds, but this is the first time that this particular kind of worm has been shown to be destructive to oyster beds. I think, therefore, that you are deserving of a great deal of credit in calling attention to this new kind of pest.

Very respectfully yours,

A. E. VERRILL.

Whether further examinations verified Mr. Rowe's first conclusion as to the extent of his losses is not known. Since Prof. Verrill's letter but little has been heard upon the subject by the Commissioners. Hence it is hoped that the damage was not so

serious as Mr. Rowe supposed. At all events no report has reached the Commissioners of the appearance of these worms in any damaging quantities on any other grounds.

The financial statement covering the period of seven months ending with June 30, 1885, is hereto-appended. All the laws relating to shell fisheries passed at the last session of the Legislature will be found in the appendix, except the law ratifying and confirming the locations and descriptions of the natural beds in the State, such locations and descriptions having been published in full in last year's report.

All of which is respectfully submitted, this first day of July,
A. D. 1885.

ROBERT G. PIKE,	} <i>Commissioners of</i>
WILLIAM M. HUDSON,	
JAMES A. BILL,	
	} <i>Shell Fisheries,</i>

STATEMENT

OF THE FINANCIAL TRANSACTIONS OF THE COMMISSIONERS OF
SHELL FISHERIES FROM DECEMBER 1ST, 1884, TO JUNE 30TH,
1885, INCLUSIVE.

RECEIPTS.

Total amount received during the new fiscal year ending June 30,	
1885, - - - - -	\$6,568.72
From the following sources, viz.:	
For deposit fee on applications, - - - - -	\$110.01
For deeds delivered, - - - - -	613.22
For drawing and recording deeds, - - - - -	50.65
For private surveys by engineering department, - - - - -	195.73
For taxes on lists of 1883 and 1884, - - - - -	5,599.11
	<u>\$6,568.72</u>

DISBURSEMENTS.

Total disbursements for fiscal year, - - - - -	\$5,930.68
As follows, viz.:	
For salary of clerk 8 months, \$933.36; postage and stationery, \$208.85; janitor, \$24.00, (office expenses,) \$1,166.21	
For salaries and incidental expenses engineering department - - - - -	4,035.89
For rent of office, - - - - -	216.64
For cash paid inspectors of mud dumping, - - - - -	75.00
	<u>\$5,493.74</u>
For net expenses of Commission, - - - - -	31.82
For deposit fee on applications rejected, - - - - -	10.00
For fee returned on disputed boundaries, - - - - -	
For cash returned to Belden and Lewis to correct error in area of ground deeded, - - - - -	395.12
	<u>\$5,930.68</u>

SUMMARY.

Total receipts, - - - - -	\$6,568.72
Total disbursements, - - - - -	<u>5,930.68</u>
Excess of receipts over disbursements, - - - - -	\$638.04
Balance in bank Dec. 1, 1884, - - - - -	\$283.31
Drawn from treasurer, - - - - -	<u>5,647.37</u>
	\$5,930.68
Vouchers returned to comptroller and approved, - - - - -	5,930.68
Pay and expenses of the Commissioners, - - - - -	\$3,377.16

Engineer's Report.

To the Commissioners of Shell Fisheries of the State of Connecticut :

GENTLEMEN :—During the past seven months the demands for work which have been made on your Engineer and his two assistants have been such as to prevent an elaborate report of the details of the work accomplished. His controlling idea in conducting the work has been to make it accurate and complete.

A large amount of work has been under consideration which could not by any possibility be forced to immediate completion; for much precise data pertinent to the work had to be prepared in advance, to be ready for immediate use, and this required many tedious mathematical computations.

TRIANGULATION WORK.

I have sought to eliminate from the surveys, as fast as opportunity offered, all those weaker elements which were unavoidable in the beginning. With this end in view, seven signals, which were located by hydrographic methods, were last spring observed on with reference to conversion into triangulation stations. Thus were secured data for their exact geodetic determination, and other advantages incidental to triangulation methods. In addition to the above, six new positions were triangulated, three of which are near New Haven and three near Greenwich. Establishment of jurisdiction lines and developments incident to examination of lot records made these six stations essential.

Twelve stations were occupied. Seven were determined by cuts. The observations occupied thirteen days in April and May. I made 849 pointings with the eight-inch theodetic. Mr. R. G. Pike, Jr., was the recorder.

TESTING SURVEYS.

Attention having been called to certain disputes as to boundaries by the parties interested, I was directed to ascertain, with all possible exactness, the location of such boundary lines. I devoted twenty-six and one-half days to this study, and presented the results to you, on April 4th, in a written report with diagrams. These results are of much value, as they give a reliable basis on which to estimate the value of different systems of locating buoys. The parties in interest have accepted the locations as given by you. One of these disputes was about a strip of oysters ninety feet in width and three thousand feet in length, and valued at ten thousand dollars. The location was over three miles from the nearest shore. The records were explicit, and the problem was to guarantee an exact location on the water according to the record.

RECORD MAPS.

The work of ascertaining the outlines of the lots by record has been mainly for the towns of East Haven, New Haven, Orange and Milford. Considerable progress has been made on these maps.

A chronological index of the lots off these towns was prepared by Judge Pike; a work of no little difficulty, as there were many deficiencies and informalities in the papers indexed.

Each lot, on the maps, off these towns has had placed on it its number in order of time of designation. Thus it may be seen at a glance what rights must first be met.

It should be stated that at the beginning of our work all records capable of exact location were mapped at once on our maps. Thus far the necessary adjustments to make the occupations conform with records have been made without serious ill-feeling. The map now in process of construction by you will assist in solving much of the trouble which may arise in the future.

SIGNALS.

The signals east of New Haven were inspected and repaired early in the spring. Those west of New Haven have received all needed attention, at odd times, by the field party. At the station known as "Highlands" a very large spar was erected,

at a contract cost of fifty dollars. Four granite posts, whose tops project a few inches above the ground, were set about the spar, at the four points of the compass. Notices printed on cloth have been tacked to all the signals, warning the public that the structures on which they are placed are State Oyster Survey Signals, and any interference therewith will be punished according to Section 2, Chap. LII. of the Laws of 1883.

BUOY WORK.

June 16th Messrs. Sanford and Pike, Jr., moved to South Norwalk. The buoy work has been prosecuted to the present time by them from that place. Before moving to South Norwalk, the work of buoy setting, incident to sales of ground and shelling as far to the west as Bridgeport, was fully attended to.

The number of buoys set during the seven months is 192. Buoys surveyed, 22. Total positions determined, 214. The regular field operations did not begin till May 26th.

SEXTANT PROTRACTOR.

A new sextant protractor having a ten inch circle divided on silver to half minutes, was received on March 30th. It was made by Fauth & Co., of Washington, D. C., in accordance with plans and specifications which were carefully considered and resultant from experience. The arms may be securely clamped to the circle, and the extension arms are secured in a manner to give rigidity and also extensions in straight lines. The spread of the arms is seven feet. The cost of this instrument was \$206.50. A saving of \$30 was effected through Mr. H. J. Lewis contracting for a like instrument at the same time.

APPLICATIONS.

During the year I have drawn descriptions for the deeds of 29 applications. The area deeded and paid for under the same is 613.22 acres. This makes a total area of 45,667.8 acres deeded since June 1st, 1881. The applications now pending for which deeds have not been tendered, are 63 in number, and aggregate 4,812.4 acres. Four deeds having an aggregate area of 2,148.1 acres, are pending. Twenty-seven applications, having an aggregate area of 1,100.1 acres have been received during the seven

months of time covered by this report. Total number of applications received is 603. Total area of the same, 90,064.25 acres. Of this area the sale of 37,435.95 acres has not been effected ; the principal causes being rejection of applications and cancellation of deeds for non-payment.

DAILY OCCUPATION.

I present herewith abstracts accounting for the daily occupation of myself and of Messrs. Sanford and Pike, Jr. These are prepared from my journal and the reports returned to you from the field by Mr. D. C. Sanford.

To summarize : The abstract of my own daily occupation shows how varied and constant my labor has been. I have worked on nearly all of the general details of the work, and also on many special matters which properly demanded attention.

Mr. D. C. Sanford has spent about two-thirds of his time in the plotting of surveys, preparations for setting buoys, and field operations relating to buoy work. Work relative to taxes, private work for which charge was made, comparing records, and general incidental work, has also been executed by him.

Mr. R. G. Pike, Jr., has been occupied in assisting Mr. Sanford in the field, also in making reductions of soundings to the plane of mean low water, in buoy work, in assisting in the preparation of the tax list, in making a full copy, in ink, of the buoy books and indexing the same, in recording on the triangulation work, in signal work, and in a variety of general detail work.

The work performed by him in the tax department includes the placing, on a series of tracings, at each lot corner, the depth of water at mean low water and also the bottom characteristics. The signal work embraces the inspection and repairing of the signals east of New Haven. Also the superintending of the placing of the large spar at the Highlands, and some work on signals west of New Haven.

EXPENSES ENGINEER DEPARTMENT.

Salaries,	-	-	-	-	-	-	-	\$2,973.52
Pay of men not under salary,	-	-	-	-	-	-	-	109.65
Traveling expenses party in field,	-	-	-	-	-	-	-	221.00
Signals, general repairs and inspection,	-	-	-	-	-	-	-	110.04
Signals, at Highlands and Colyers' Point,	-	-	-	-	-	-	-	66.03
Lumber,	-	-	-	-	-	-	-	43.79

Repairs on commission boat,	-	-	-	-	-	-	\$18.41
Tools and field supplies,	-	-	-	-	-	-	57.89
Office supplies,	-	-	-	-	-	-	139.83
Sextant protractor, ten inch circle,	-	-	-	-	-	-	206.50
Ground rent for signals,	-	-	-	-	-	-	16.50
Traveling expenses of Engineer,	-	-	-	-	-	-	59.01
Postage,	-	-	-	-	-	-	7.15
Express charges,	-	-	-	-	-	-	4.20
Telegrams,	-	-	-	-	-	-	2.37
							<hr/>
							\$4,035.89

RECEIPTS ENGINEER DEPARTMENT.

For buoy setting and office work, - - \$195.73.

The cash value of property on hand belonging to the Engineer Department, shown by inventory presented herewith, is \$1,693.61.

Property worn out and otherwise not accounted for, cash value, \$8.45.

It should be remembered that the greater part of the material which comes under the item of office supplies is consumed in the prosecution of the work. The same is true to a less extent, however, of the field supplies.

Respectfully submitted,

JAMES P. BOGART,

Engineer for Commissioners of Shell Fisheries.

Laws Relating to Shell Fisheries.

PASSED AT JANUARY SESSION, 1885.

CHAPTER LV.

AN ACT FOR THE ENCOURAGEMENT OF OYSTER FARMING.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

SECTION 1. Any person who shall wilfully deposit or assist in depositing any star-fish or periwinkle in any of the navigable waters of this State shall forfeit one hundred dollars, one-half to him who shall sue therefor and the other half to the State.

SEC. 2. Chapter forty-three of the public acts of 1883 (page 250) and chapter one hundred and seven of the public acts of 1884 (page 386) are hereby repealed.

Approved, March 31, 1885.

CHAPTER LIX.

AN ACT CONCERNING OYSTER FISHING IN THAMES RIVER.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

SECTION 1. No person shall take or carry away from the Thames river any oyster shells or seed oysters for the purpose of planting the same upon any private oyster bed, nor shall any one take or carry away from said river, except from his own private bed or beds, more than ten bushels of oysters in any one day.

SEC. 2. Any person who shall violate any of the provisions of this act shall be fined not more than seven dollars, or imprisoned not more than thirty days or both.

Approved March 31, 1885.

CHAPTER LXXXIII.

AN ACT FOR THE PROTECTION OF SHELL FISHERIES IN MILL RIVER.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

Any person who shall take more than one bushel of clams from Mill river, in the town of Fairfield, between Jelif's dam, so called, and the southwestern extremity of the breakwater, at one tide, shall be fined not more than seven dollars.

Approved, April 15, 1885.

CHAPTER LXXXIX.

AN ACT CONCERNING THE DUMPING OF REFUSE ON OYSTER GROUNDS.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

Every person who shall dump mud or other material, except that used in making oyster beds, on any of the grounds of this State located and designated as oyster grounds, shall be punished by a fine not exceeding fifty dollars or by imprisonment in a common jail not exceeding six months.

Approved, April 16, 1885.

CHAPTER CX.

AN ACT REVISING AND COMPILING THE PROBATE LAWS.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

* * * * *

SEC. 167. In the settlement of the estates of deceased persons and insolvent debtors before any court in this State, the interest of any such estate in or to any oyster grounds, or oysters planted and growing thereon, shall be treated as personal estate.

Approved, April 22, 1885.

CHAPTER CXV.

AN ACT RELATING TO PRINTING THE ANNUAL REPORTS.

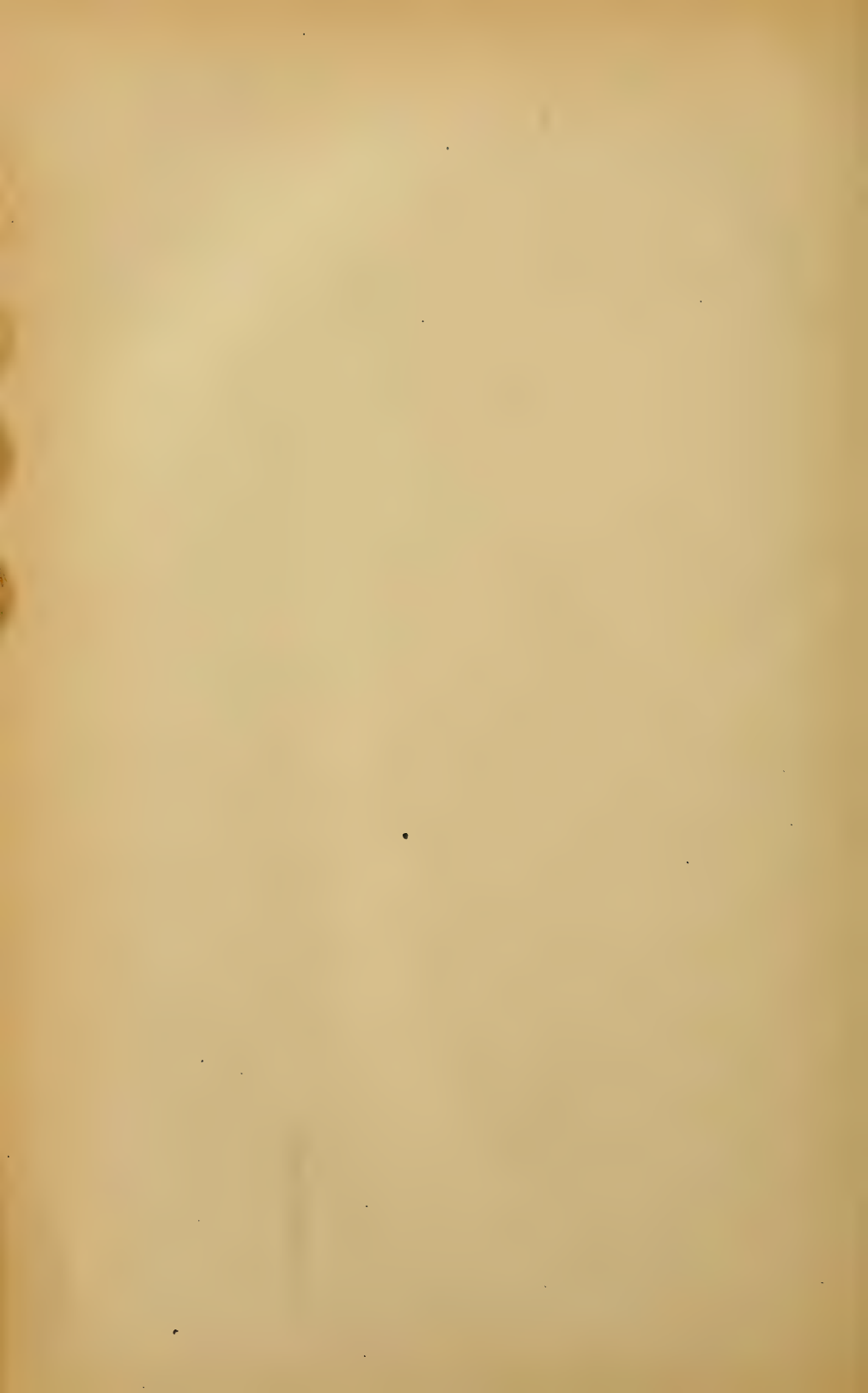
Be it enacted by the Senate and House of Representatives in General Assembly convened :

SECTION 1. The comptroller shall annually cause to be printed, at the expense of the State, such number of copies of each of the following annual reports as is hereinafter stated : * * * Of the fish commissioners, one thousand ; * * * of the shell fish commissioners, two thousand ; * * * and no more than said numbers of such reports shall be printed at the expense of the State.

SEC. 2. No person other than the comptroller shall authorize or contract for the printing of any reports made to the Governor or General Assembly.

Approved, April 23, 1885.





TWENTIETH REPORT
OF THE
FISH COMMISSIONERS
OF THE
STATE OF CONNECTICUT,
TO THE
GENERAL ASSEMBLY,
JANUARY SESSION,
1886.



HARTFORD:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY,
1885.



REPORT.

To His Excellency the Governor, and the General Assembly of Connecticut:

The Fish Commissioners respectfully present their twentieth annual report. As the last General Assembly changed the fiscal year, so that it now ends on June 30th instead of Nov. 30th, as formerly, this report will embrace only the seven months commencing December 1, 1884, and ending June 30, 1885. During that time your commissioners have hatched and planted 5,733,000 young shad, and distributed 450,000 young trout among one hundred and fifty applicants. In addition to these, they have hatched 100,000 salmon eggs, presented to the State by Prof. S. F. Baird, U. S. Fish Commissioner, and placed the young fry in the Farmington river.

They have also hatched 30,000 Michigan trout eggs, presented to the State by Prof. Baird, and placed the young fish in one of the streams of Hartford County.

Details of this work will be found in the following pages.

SHAD.

The catch of Connecticut River shad in 1885 exceeded that of 1884 by about 40,000, the actual numbers reported for each year being, for

1884,	.	.	.	150,045
1885,	.	.	.	190,300
Increase,	.	.	.	40,255

As usual, the numbers given do not include the entire catch of the river, but only from the mouth of the river to Essex. They also include the pounds in Long Island Sound, from Guilford to Saybrook. Sixty-nine traps are reported as hav-

ing taken 133,000 shad. Two hauling seines caught 8,900 shad, and fifty-nine gill nets took 48,400 shad. A reference to the accompanying report of Mr. Chalker will show the details of these fisheries.

To the Honorable Board of Fish Commissioners :

GENTLEMEN: I would respectfully report the catch of shad from Guilford to Essex for the season of 1885 to be as follows:

15 traps in Saybrook,	44,400
22 traps in Westbrook,	52,700
12 traps in Clinton,	26,000
13 traps in Madison,	8,400
7 traps in Guilford,	1,500
	<hr/>
	133,000

HAULING SEINES.

2 in Saybrook,	8,900
--------------------------	-------

Other seines below Deep River have been fished occasionally, but no catch worth reporting.

GILL NETS.

15 in Saybrook,	13,500
18 in Lyme,	14,400
10 at Brockway's Ferry and Hamburg,	7,000
7 at Comstock's Ferry,	6,300
9 in Essex,	7,200
	<hr/>
	48,400

Total, 190,300.

The first shad was caught April 18th, ten days later than the previous year. From that time until the last week of May the fishing was remarkably good; after that date to the close of the season there was an unusual falling off.

All of which is respectfully submitted,

R. B. CHALKER.

OLD SAYBROOK, June 29, 1885.

It is interesting to notice that the number of shad taken was larger than the previous year, in spite of the constantly increasing number of traps, gill nets, and seines.

Mr. Henry J. Fenton reports that there was a slight de-

crease in the catch of shad in the Housatonic River in 1885 as compared with 1884, the numbers for the respective years being 52,000 for 1884, and 50,689 for 1885, though, as in the Connecticut River, the number of seines and nets were increased.

POQUONOCK, CONN., July 1, 1885.

The catch of shad on the Housatonic River falls a little short of last year. The number of hauling seines increased from 12 to 16, and the gill nets from 47 to 54. The catch in the hauling seines was less than last year, and the catch in the gill nets increased about 25 per cent. Whole number taken as per statistics, 50,689; as compared with last year, 52,000.

HENRY J. FENTON.

SHAD HATCHING.

Shad-hatching operations were conducted under the supervision of Mr. H. J. Fenton, near the dam at Birmingham, on the Housatonic River. The experience of the previous year had demonstrated that better results could be obtained in that locality, than in any other part of the State. A serious difficulty arose at the outset, from the opposition of the local fishermen. Although the law forbids any fishing for shad between the junction of the Naugatuck and Housatonic Rivers and the Birmingham dam, it seems that no less than fourteen companies have been in the habit of using seines and gill nets in the prohibited district in defiance of the law and the efforts of the local authorities to prevent it. It is even asserted that the fish wardens were supplied with shad by these fishermen, and, consequently, did not find it for their interest to enforce the law. Mr. Fenton found it necessary to associate with himself for protection, the chief of police, Mr. Luke Martin, and by constant watching at night, and arresting some of the poachers, they succeeded to a great extent in preventing these depredations.

The peculiarities of the situation, as described in the last report, are such that it was deemed best to depart from the old system of using hatching boxes in the river, and adopt the method found so successful at Washington, of hatching the eggs in the McDonald hatching jars. Accordingly,

twenty-five of these jars were procured from Washington, and were placed in a small house built for the purpose, where they could be protected from evil-doers, and the whole process of hatching could be watched with the closest attention. The Ousatonic Water Power Company shewed great interest in the work, and coöperated with the commissioners in furnishing every facility for the experiment. An orifice was made in the bulk-head of the dam, by which a constant supply of water for the jars was procured from the river. It will be seen from Mr. Fenton's report that the operations were very successful, and more than five and a half millions of young shad were hatched. These were distributed as follows:

Connecticut River,	.	.	2,254,000
Housatonic River,	.	.	1,969,800
Thames River,	.	.	882,000
Quinnipiac River,	.	.	627,200

Mr. Fenton's report will show the details of the work.

JUNE 29, 1885.

To the Honorable Board of Fish Commissioners:

GENTLEMEN:—I herewith submit to you my report of shad-hatching operations on the Housatonic River at Birmingham, Conn., for the year 1885. I completed the new shad-hatching house, as per your orders, the 15th of May, in the dry canal of the Ousatonic Water Company, who kindly gave me the privilege to erect the building there, and the use of all the water necessary to conduct the hatching, by putting a pipe through their head-gate into the pond, which made a most desirable location to operate the McDonald Shad-Hatching Jars. The jars arrived from Washington, D. C., in good condition, in time to commence taking spawn the 18th of May, and I continued taking them until the 16th day of June. The jars worked to my entire satisfaction, and with the most satisfactory results; the loss of eggs being a mere trifle, scarcely two per cent., while, by the old method, the loss was from five to fifteen per cent. The number of eggs taken each day, and the fish planted, will be seen by the written report, all of which is respectfully submitted.

Yours very truly,

HENRY J. FENTON,

Superintendent of Fish Hatcheries.

Report of Shad-Hatching Operations on the Housatonic River, at Birmingham, Conn., Conducted by Henry J. Fenton, Superintendent :

Date.	Temp. of Water.		No. of Eggs Taken.	No. of Fish Planted.	Remarks as to Place of Deposit, etc.
	Morn.	Eve.			
May					
18,	63	63	40,000		
19,	63	64	60,000		
20,	64	64	90,000		
21,	64	66	80,000		
22,	66	68	180,000		
23,	68	68	360,000		
24,	69	69			Sunday.
25,	68	68	540,000		
26,	68	68	560,000		
27,	66	66	640,000	490,000	Connecticut River.
28,	66	66	480,000		
29,	66	66	360,000	548,800	Housatonic River.
30,	66	66	400,000	784,000	Connecticut River.
31,	66	66			Sunday.
June					
1,	64	64	400,000	627,200	Quinnipiac River.
2,	64	64	330,000	122,500	Housatonic River.
3,	64	64	390,000	588,000	Connecticut River.
4,	62	64			Heavy showers, no fishing.
5,	64	66			" " "
6,	64	64			High water, no fish caught.
7,	62	62			Sunday.
8,	64	64	180,000	392,000	Connecticut River.
9,	64	64	60,000	392,000	Thames River.
10,	66	66	100,000		
11,	68	68	240,000	294,000	Housatonic River.
12,	68	68			Caught all male shad.
13,	68	68	30,000	416,500	Housatonic River.
14,	68	68			Sunday.
15,	70	70	240,000	490,000	Thames River.
16,	72	72	90,000	264,600	Housatonic River.
17,	76	76			
18,	78	78			
19,	78	78		323,400	Housatonic River.
20,	78	78			
			5,850,000	5,733,000	Total number fish planted.

As a sequel to this report, two clippings from New Haven papers, the first from the *New Haven Palladium* of June 26,

1885, and the second from the same paper of Aug. 11, 1885, are here given to illustrate some of the difficulties in the way of successful fish propagation :

“POISON IN THE HOUSATONIC.

“A large lot of chemicals used at the Wilkinson paper mills in Shelton was emptied into the Housatonic river on Thursday, and soon many fish floated on the water. Men and boys seemed to go crazy with excitement at seeing so many fish at their mercy. Boats were procured and soon the river was alive with men and boys, some in a state of nudity, gathering large shad and other fish that had not life enough in them to escape their pursuers. Several hundred of fish must have been thus caught, although who would wish to eat them is a mystery, and spectators standing on the bridge saw many float down the river, whose waters were discolored with the acids far below the rink. If the water was so poisonous to the large fish what must it have been to the millions of young shad that have been hatched and emptied into the river the past season.”

“SHELTON.

“The usual slaughter of fish took place yesterday. The paper mill emptied its refuse into the river and the chemicals in solution immediately filled the water with dead fish. Large bass, pickerel, shad, and others went floating down. Parties in boats secured large numbers. Several thousand dollars are expended on the river every year in hatching and stocking its waters with fish. From three to four times a year chemicals are dumped and all fish in the track are killed.”

The statement in the latter article as to the amount expended is incorrect. The actual sum for the current year was less than one thousand dollars.

BROOK TROUT.

Your commissioners distributed 450,000 brook trout to one hundred and fifty applicants in lots of 3,000 each.

For the purpose of obtaining information which might be useful to the General Assembly as well as to the Fish Commissioners, a circular was prepared and sent to fifty-four

representative men of the State, who had received young trout from the commissioners within the last three years.

A copy of the circular is here inserted :

STATE FISH COMMISSION.

HARTFORD, CONN., September, 1885.

Dear Sir :

We are desirous of ascertaining what effect, if any, the distribution of young trout by the State, during the past three years, has had upon the streams and waters of the State.

Will you please answer the following questions, adding such remarks as may seem pertinent to the subject: —

1st. Has there been a notable increase either in numbers or size, of trout, in streams stocked by you ?

2d. Do you know of any case where trout are now to be found in abundance, in streams which, previous to the stocking by the State, were entirely barren ?

3d. In your opinion, has the experiment of restocking trout streams been a success, and should the work be continued ?

Remarks.

Please sign and return to

DR. WM. M. HUDSON,

HARTFORD, CONN.

To these fifty-four circulars, twenty-seven replies have been received, being exactly one-half the number.

Of these twenty-seven, twenty-four answer the first question in the affirmative, one does not know the result, and the remaining two report unfavorably.

To the second question, ten reply in the affirmative, two in the negative, and the remainder have not attempted to stock any brook entirely barren.

To the third question, twenty-three reply in the affirmative, two are in doubt, and two reply in the negative.

Some of the comments are so interesting that a few extracts will be given.

One gentleman writes: "The real difficulty about our failure to get large trout is: the open season is too long, and all trout under six inches in length should be returned to stream, and violators of law should be punished."

Another gentleman writes: "I think the law should be amended so that trout not less than six inches should be taken. I have not for many years known the trouting so good as it has been this season. There is no question, but that we can have as good trouting in Connecticut as there is in any State in New England, if the people will only avail themselves of the opportunity which the State Fish Commission offers."

Another gentleman writes: "It has been a success and should be continued, certainly, but some means should be devised to prevent the taking of the yearling trout. Fully three-quarters of the fry put in, that live through the winter, are taken out the following spring, and if this could be prevented, the advantage of the re-stocking would be very much increased."

Another writer says: "Personally I did not fish any last spring, but the angling for trout was better than at any time in twelve years."

Another writes: "Having been sick, I have not been out this past year, but, according to all accounts, there have been more trout and larger ones than for many years. A notable catch was made by Gen. Wm. G. Ely and son, one morning early in the season, of twenty trout that weighed twenty-one pounds, taken from running water, not a preserve."

Another writes: "I distributed the trout I received in six different brooks or streams, and each one of them is overflowing with trout."

Another writes: "I do not think the restocking can now be deemed an experiment; it is a welcome fact to all interested, and its discontinuance would be a money loss to many of our citizens, and a loss for recreation to many who value what the State has done."

Another writes; "I have placed trout in ten different streams in New Britain, Farmington, Bristol, Southington, and Berlin, and I find there has been a large increase in every case but one; the very dry weather of two years ago killed the young trout in this brook."

Of the two letters mentioned above as furnishing unfavorable returns, the first writer says, "I put most of those I received in a stream in Cornwall running into town of Canaan. Cornwall passed a two-year law which advertised it, so when the law was off the trout disappeared very fast. If the laws could be enforced we could then succeed."

The other unfavorable reply is given in full, as it is from a gentleman well known in the State.

FAIRFIELD, CONN., SEPT. 22, 1885,

DR. WM. M. HUDSON, *Fish Commissioner*:

Dear Sir,—I received a short time since a communication from your commission requesting information concerning the trout fry placed in our streams by the State. I have mislaid your circular but will endeavor to answer inquiries so far as I recollect them. The first young fish, of the placing of which I have had any knowledge, were put in our streams three years ago, since that time I have not fished any of the streams, as fry have been put in each year since, and I have preferred to wait until the fish had a fair chance to grow and multiply, if they are going to. I have several times heard, from persons who did not know that the streams had been stocked, that there seemed to be a number of small fish in certain streams; whether they were trout or not I cannot say. Next year I propose to fish the different brooks in which trout have been placed, and will bear it in mind to inform you of the apparent results of the stocking of the streams.

It has always been my opinion that the State made a mistake in stocking the streams with trout, as, for some reason or other, our

trout brooks have run out, and I doubt very much if they can be successfully brought back. If pickerel were put in our rivers and black bass in our ponds I believe a more practical benefit would be derived from it by the people of the State. Trout and salmon stocking cannot, even if fairly successful, be of much practical benefit to our people; the fish are and always will be luxuries, the eating and catching of which can be enjoyed only by a limited few. Pickerel and black bass seem to be prolific and to thrive if put in the right places, and I believe in a few years our rivers and lakes would fairly teem with fish if these were substituted for trout. I have been much pleased to see that the shad hatching is apparently producing so good results.

Very truly yours,

WM. B. GLOVER.

It will be noticed from the letter of Judge Glover that he is in favor of distributing pickerel and black bass among the lakes of the State, though opposed to the restocking of the streams with trout. It should be stated that with the exception of Judge Glover's letter, none of the replies have been inserted in full, in this report. The letters are all in the hands of the commissioners, and can be seen by any person interested, by application to the Fish Commissioners. A list of those persons who received 3,000 trout each from the State during the past year is here given.

Distribution of Brook Trout Fry for the year 1885, 3,000 to each of the following persons:

Wm. D. Bishop, Bridgeport.	John Porteous, Norwich.
J. M. Crampton, New Haven.	W. G. Smith, Birmingham.
Ezra Clark, Hartford.	W. S. Downs, Birmingham.
Dr. A. M. Shew, Middletown.	B. J. Smith, Milford.
A. G. McKee, Middletown.	R. P. Wakeman, Southport.
W. E. Wilcox, Meriden.	H. A. Lyman, Southport.
B. N. Palmer, Greeneville.	H. C. Wilcox, Meriden.
John A. Morgan, Greeneville.	E. C. Sherwood, Southport.
Chas. D. Wooding, Cheshire.	A. E. Goddard, Essex.
Z. R. Robbins, Jr., Norwich.	E. Z. Webster, Norwich.
A. Mitchell, Norwich.	John Irish, Norwich.

Wm. B. Glover, Fairfield.	T. C. Naedele, Hartford.
W. W. B. Markham, E. Hampton.	J. P. Hall, Hartford.
R. C. Dunham, New Britain.	J. W. Sage, Portland.
J. P. Bartlett, New Britain.	D. Allen, West Hartford.
E. R. Baker, East Hampton.	R. N. Parish, Oakdale.
Geo. M. Gunn, Milford.	Norris Holcomb, Bloomfield.
Hon. J. D. Chaffee, Mansfield.	J. E. Duley, Hartford.
P. H. Hanks, Mansfield.	Geo. P. Pickett, Litchfield.
O. S. Chaffee, Mansfield.	Geo. M. Holland, Hartford.
C. A. Royce, Mansfield.	S. S. Ambler, Bethel.
W. J. Cooley, Stafford.	Daniel Van Riper, Bethel.
Wm. H. Smith, Stafford.	Oliver Sloan, Bethel.
J. Wood, Coventry.	F. T. Shoomaker, Bethel.
J. Thompson, Coventry.	N. D. Sevin, Norwich.
Mason Ellsworth, Ellington.	J. H. Arnold, Norwich.
J. A. Brown, Willington.	D. M. Lester, Norwich.
Wm. Ruby, Willington.	O. T. Hungerford, New Hartford.
J. S. McFallon, Champlin.	E. H. Stone, New Hartford.
Merrick Barton, Champlin.	Thos. A. Lake, Woodstock.
Miss P. J. Walker, Union.	P. Mathewson, Center Village.
Levi A. Reed, Union.	P. Corbin, New Britain.
A. R. T. Nichols, Fairfield.	S. C. Dunham, New Britain.
Hon. J. W. Alsop, Middletown.	Anson Cooley, North Granby.
J. H. Pease, P. M., New Britain.	C. B. Stephens, North Granby.
F. L. Hungerford, New Britain.	Geo. P. McLean, Simsbury.
J. C. Broatch, Middletown.	L. G. Goodrich, Simsbury.
Silas Robinson, Middletown.	T. E. Beard, Birmingham.
Geo. Chaffee, Middletown.	Wells Allis, Birmingham.
E. L. Prior, New Britain.	T. A. Cook, Cheshire.
R. S. Gladwin, Hartford.	Chas. F. Corbin, New Britain.
Geo. O. Hull, Hartford.	D. M. Lester, Norwich.
M. H. Whaples, Hartford.	J. P. Safford, Windsor.
J. S. Kirkham, Newington.	Wm. S. White, Birmingham.
C. E. Woodward, Warehouse Pt.	Chas. N. Allen, Putnam.
Martin Keeler, Warehouse Point.	Levi Stone, Gaylordsville.
C. L. Heath, Warehouse Point.	N. Staub, New Milford.
Wm. R. Parker, Warehouse Pt.	M. J. Houlihan, Newtown.
W. L. Sargent, Norwich.	A. W. Paige, Danbury.
J. C. Capen, Bloomfield.	Geo. Cook, Riverton.

L. L. Warner, Middletown.	E. Nichols, Southington.
H. Warner, Middletown.	J. H. Pratt, Southington.
Thos. P. Bristol, Brookfield.	J. F. Pratt, Southington.
A. N. Wildman, Danbury.	W. E. Simonds, Canton.
Chas. H. Clark, Milldale.	Silas Chapman, Jr., Hartford.
Geo. D. Goodrich, Vernon.	C. T. Inslee, Warehouse Point.
L. B. Cary, Newington.	C. L. Cowdery, Hartland.
John M. Nickerson, Redding.	O. P. Cowdery, Hartland.
Chas. Porter, Redding.	Geo. W. Emmonds, Hartland.
Uriah Griffin, Redding.	A. W. Allen, Thompsonville.
P. S. Burrall, Lime Rock.	Hiram W. Wheeler, Sherman.
S. P. Ensign, Lime Rock.	John Steward, Thompsonville.
Hon. M. B. Richardson, Lime Rk.	Dr. H. B. Steele, West Winsted.
E. A. Demming, Sharon.	Rufus Holmes, West Winsted.
C. H. Case, Hartford.	Albert Kelsey, Colebrook.
U. S. Andrews, Hartford.	F. H. Whittelsey, Warehouse Pt.
Geo. W. Cowdery, East Canaan.	E. S. Rice, Norwich.
C. E. Goodrich, Hartford.	Dr. G. H. Finch, Thompsonville.
Stephen Goodrich, Hartford.	John Middleton, Melrose.
C. F. Poindexter, E. Weatogue.	Chas. J. Cole, Hartford.
J. H. Holcomb, East Weatogue.	J. M. Taylor, Hartford.
Wheeler Case, West Simsbury.	J. A. Bushnell, Winsted.
L. B. Jewell, Hartford.	H. L. Bunce, Hartford.
S. L. Way, Hartford.	E. M. Bunce, Hartford.
Robert F. Way, Hartford.	F. D. Rockwell, Hartford.

Whole number applicants 150.

The above list I hereby certify to be correct.

Attest,

HENRY J. FENTON,
Superintendent.

SALMON.

Prof. S. F. Baird, the U. S. Fish Commissioner, presented to the State 100,000 eggs of the Penobscot salmon, which were sent to Mr. Fenton to be hatched. The young fry were all placed in the Farmington River.

Prof. Baird also ordered 30,000 Michigan trout eggs to be sent to this State, and these were also sent to Mr. Fenton to be hatched. The facts regarding the hatching and distribu-

tion of both of these presents of eggs, may be found in Mr. Fenton's letter, here given :

POQUONOCK, CONN., 1885.

"I received from Mr. H. H. Buck 100,000 Penobscot salmon eggs, which were in perfect condition; only 26 dead eggs were unpacked, and lost but 23 while in process of hatching, and but 18 young fish while in the troughs before planting, making the total loss 67, the fry, 99,923 were planted in the Farmington River at Cherry Brook all in good condition.

"There were shipped to me from Northville, Michigan, 30,000 brook trout eggs, a donation from U. S. Fish Commissioner S. F. Baird, and upon their arrival here, were so badly frozen that it was necessary to thaw the trays out, before the eggs could be separated from the moss, and there was but 11,400 fry that matured to be planted; these were placed in a stream in Glastonbury.

H. J. FENTON."

Salmon are sometimes taken in the waters of the State in rather unusual ways. Here is a specimen of one taken January 10, 1885, in Crystal Lake, Ellington :

"Crystal Lake, on the 10th inst., yielded a salmon of large size. John Hunter saw it in shallow water at the south end of the lake, and made 'double quick' time for Mr. Parkil Aborn's gun, with which he shot it. It weighed six pounds, and measured 27 inches in length, and 14 inches around. Its tail when spread was 8 inches wide. Your correspondent can testify to its fine flavor."

No money having been appropriated by the General Assembly for the hatching of salmon eggs, all presents of this kind will necessarily be refused in the future.

GERMAN CARP.

It was stated in a previous report that on Dec. 21, 1881, thirty German carp were put into the Park pond in the city of Hartford, and that in August, 1883, when the water was drawn off, only four carp of a uniform size of about two pounds in weight were found. One of these died and the remaining three were returned to the pond. In the fall of

1883, about thirty more carp were placed in the same pond, and now in the summer of 1885, the pond is teeming with carp of various sizes, from four ounces to five pounds in weight. Mr. Clark of the Board of Water Commissioners removed one hundred and seventy-eight to the great collecting reservoir in Farmington, and yet the pond seems to still abound in them. This of course demonstrates that the older ones at least seem to have found suitable places for breeding purposes, and that the young fry thrive in this water. These fish have furnished much pleasure to the people of the city by their greediness to seize upon bits of bread or cracker thrown into the water, gathering like chickens at the first sign of food.

FISHWAYS.

No further action has been taken in reference to the building of fishways. A recent letter from Col. McDonald states that the work of constructing fishways over the Great Falls of the Potomac is progressing, and will probably be completed this year. It is hoped that this may solve the great problem of passing shad through fishways, and the result will be watched with the greatest interest. Col. McDonald's letter is here inserted:

WASHINGTON, D. C., Sept. 8, 1885.

Dr. W. M. Hudson,

Commissioner of Fisheries, Hartford, Conn.

DEAR SIR: The Great Falls Fishways are now being built by contract under Government supervision, and are to be completed by October 31st, unless for sufficient reasons the engineer in charge extends the time. The work, I am informed, is progressing rapidly and satisfactorily. You will certainly be able to inspect it completed at an early date. Trusting to see you in Washington,

I am yours truly,

M. McDONALD.

In conclusion the Commissioners would tender their thanks to the various railroad companies of the State for the facilities furnished for the moving of young fish, and care and attention to them while on the road.

The financial statement follows the report.

A list of Fish Commissioners of other States, carefully compiled by *Forest and Stream*, is also inserted for reference.

In the Appendix will be found the laws of the last General Assembly relating to fisheries.

All of which is respectfully submitted.

WM. M. HUDSON,	} <i>Fish</i> <i>Commissioners.</i>
R. G. PIKE,	
JAMES A. BILL,	

FINANCIAL STATEMENT.

Amount available Dec. 1, 1884,	-	-	-	\$2,991.50
1884.				
Dec. 13, Paid R. B. Chalker for collecting shad statistics of 1884,	-	-		\$25.00
1885.				
April 16, Paid H. J. Fenton, 200,000 trout,	-			600.00
May 4, Paid H. J. Fenton, 250,000 trout,	-			750.00
May 4, Paid H. J. Fenton, hatching and dis- tributing 100,000 salmon and 30,000 Michigan trout,	-	-		174.90
May 4, New Fish Cans,	-	-	-	21.00
May 19, 25 shad-hatching jars,	-	-		135.00
June 8, Shad Hatching-House at Birming- ham,	-	-	-	109.68
June 25, Paid R. B. Chalker, shad statistics of 1885,	-	-	-	25.00
June 29, Paid H. J. Fenton, shad hatching,	-			600.97
Commissioners' pay and expenses,	-			549.95
				<u>\$2,991.50</u>

FISH COMMISSIONERS.

Dominion of Canada.

John Tilton, Deputy Minister of Fisheries, Ottawa, Ont.

Province of New Brunswick.

W. H. Venning, Inspector of Fisheries, - St. John.

Province of Nova Scotia.

W. H. Rogers, Inspector, - - - Amherst.

Province of Prince Edward's Island.

J. H. Duvar, Inspector, - - - Alberton.

Province of British Columbia.

George Pittendrigh, Inspector, - - - New Westminster.

Province of Manitoba and Northwest Territories.

Alex. McQueen, Inspector, - - - Winnipeg, Man.

S. Wilmot, Superintendent of Fish Culture, Newcastle, Ont.

The United States.

Prof. Spencer F. Baird, - - - Washington, D. C.

Alabama.

Col. D. R. Hundley, - - - Huntsville.

Hon. Charles S. G. Doster, - - - Prattville.

Arizona.

J. J. Gosper, - - - Prescott.

Richard Rule, - - - Tombstone.

J. H. Taggart, Business Manager, - - - Yuma.

Arkansas.

James H. Hornibrook,	-	-	-	Little Rock.
H. H. Rottaken,	.	-	-	Little Rock.

California.

R. H. Buckingham, President,	-	-	-	Washington.
A. B. Dibble, Secretary and Treasurer,	-	-	-	Grass Valley.
J. D. Redding,	-	-	-	San Francisco.

Colorado.

John Pierce,	-	.	-	Denver.
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Connecticut.

Dr. Wm. M. Hudson,	-	.	-	Hartford.
Robert G. Pike,	-	-	-	Middletown.
James A. Bill,	-	-	-	Lyme.

Delaware.

Enoch Moore,	-	-	-	Wilmington.
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Georgia.

Hon. J. T. Henderson, Com. of Agriculture,	-	-	-	Atlanta.
Dr. H. H. Cary, Supt. of Fisheries,	-	-	-	LaGrange.

Illinois.

N. K. Fairbank, President,	-	-	-	Chicago.
S. P. Bartlett, Secretary,	-	-	-	Quincy.
Maj. Geo. Brenning,	-	-	-	Centralia.

Indiana.

Enos B. Reed,	-	-	-	Indianapolis.
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Iowa.

A. W. Aldrich,	-	-	-	Anamosa.
A. A. Mosher,	-	-	-	Spirit Lake.

Kansas.

S. Fee,	-	-	-	Wamego.
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Kentucky.

Wm. Griffith, President,	-	-	-	Louisville.
P. H. Darby,	-	-	-	Princeton.
John B. Walker,	-	-	-	Madison.
Hon. C. J. Walton,	-	-	-	Munfordville.
Hon. John A. Steele,	-	-	-	Versailles.
W. C. Price,	-	-	-	Danville.
Dr. W. Van Antwerp,	-	-	-	Mt. Sterling.
Hon. J. M. Chambers,	-	-	-	Independence, Kenton Co.
A. H. Goble,	-	-	-	Catlettsburg.
J. H. Mallory,	-	-	-	Bowling Green.

Maine.

E. M. Stillwell,	-	-	-	Bangor.
Henry O. Stanley,	-	-	-	Dixfield.
Commissioners of Fish and Game.				
B. W. Counce,	-	-	-	Thomaston.
Commissioner of Sea and Shore Fisheries.				

Maryland.

G. W. Delawder,	-	-	-	Oakland.
Dr. E. W. Humphries,	-	-	-	Salisbury.

Massachusetts.

E. A. Brackett,	-	-	-	Winchester.
F. W. Putnam,	-	-	-	Cambridge.
E. H. Lathrop,	-	-	-	Springfield.

Mickigan.

Dr. J. C. Parker,	-	-	-	Grand Rapids.
John H. Bissell,	-	-	-	Detroit.
Herschel Whitaker,	-	-	-	Detroit.
W. D. Marks, Superintendent,	-	-	-	Paris.
A. J. Kellogg, Secretary,	-	-	-	Detroit.

Minnesota.

1st District—Daniel Cameron,	-	-	-	La Crescent.
2d District—Wm. M. Sweney, M.D.,	-	-	-	Red Wing.
3d District—Robt. Ormsby Sweeny, Pres't,	-	-	-	St. Paul.
S. S. Watkins, Superintendent,	-	-	-	Red Wing.

Missouri.

J. G. W. Steedman, 2,803 Pine Street,	-	St. Louis.
John Reid,	-	Lexington.
Vacancy.		

Nebraska.

W. L. May,	-	Fremont.
R. R. Livingston,	-	Plattsmouth.
B. E. B. Kennedy,	-	Omaha.

Nevada.

Hon. Hubb G. Parker,	-	Carson City.
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New Hampshire.

George W. Riddle,	-	Manchester.
Luther Hayes,	-	Milton.
E. B. Hodge,	-	Plymouth.
E. B. Hodge, Superintendent.		

New Jersey.

Richard S. Jenkins,	-	Camden.
William Wright,	-	Newark.
F. M. Ward,	-	Newton.

New York.

Hon. R. Barnwell Roosevelt, President,
 17 Nassau Street, - - - New York.
 Gen. Richard U. Sherman, Secretary, New Hartford, Oneida Co.
 Eugene G. Blackford, 809 Bedford Avenue, Brooklyn.
 William H. Bowman, - - - Rochester.
 Superintendents: Seth Green, Rochester; Fred Mather, Cold
 Spring Harbor; Monroe A. Green, Mumford, Monroe County;
 F. A. Walters, Bloomingdale, Essex County.

North Carolina.

M. McGehee,	-	Raleigh.
Logan Terrell, Assistant,	-	Raleigh.

Ohio.

Col. L. A. Harris, President,	-	-	Cincinnati.
George Daniels,	-	-	Sandusky.
James Dority,	-	-	Toledo.
Henry Douglas, Superintendent,	-	-	Sandusky.

Pennsylvania.

John Gay, President,	-	-	Greensburg.
H. H. Derr, Secretary,	-	-	Wilkesbarre.
Arthur Maginniss, Swift Water,	-	-	Monroe County.
A. M. Spangler, Corresponding Secretary,	-	-	Philadelphia.
Aug. Duncan, Treasurer,	-	-	Chambersburg.
Charles Porter,	-	-	Corry.

Rhode Island.

John H. Barden,	-	-	Rockland.
Henry T. Root,	-	-	Providence.
Col. Amos Sherman,	-	-	Woonsocket.

South Carolina.

Hon. A. P. Butler, Com'r. of Agriculture,	-	-	Columbia.
C. J. Huske, Superintendent of Fisheries,	-	-	Columbia.

Tennessee.

W. W. McDowell,	-	-	Memphis.
H. H. Sneed,	-	-	Chattanooga.
Edward D. Hicks,	-	-	Nashville.

Vermont.

Hiram A. Cutting,	-	-	Lunenburg.
Herbert Brainard,	-	-	St. Albans.

Virginia.

Col. Marshall McDonald,	-	-	Berryville.
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West Virginia.

C. S. White, President,	-	-	Romney.
N. M. Lowry, Secretary,	-	-	Hinton.
F. J. Baxter, Treasurer,	-	-	Braxton Court House.

Wisconsin.

The Governor, *ex officio*.

Philo Dunning, President,	-	-	-	Madison.
C. L. Valentine, Secretary and Treasurer,				Janesville.
J. V. Jones,	-	-	-	Oshkosh.
A. V. H. Carpenter,	-	-	-	Milwaukee.
Mark Douglass,	-	-	-	Melrose.
C. Hutchinson,	-	-	-	Beetown.
James Nevin, Superintendent,	-	-	-	Madison.

Wyoming Territory.

Dr. M. C. Barkwell, Chairman,	-	-	-	Cheyenne.
Otto Gramm, Secretary,	-	-	-	Laramie.
N. L. Andrews,	-	-	-	Buffalo, Johnson Co.
E. W. Bennett,	-	-	-	Warm Springs, Carbon Co.
P. J. Downs, Evanstown,	-	-	-	Uinta County.
T. T. Quinn,	-	-	-	Lander, Sweetwater Co.

APPENDIX.

CHAPTER IV.

An Act prohibiting Fishing in Orcuttville Reservoir Pond.

Be it enacted by the Senate and House of Representatives in General Assembly convened: SECTION 1. No person shall take any fish from the waters of Orcuttville Reservoir pond in the town of Stafford, between the first day of November in each year, and the first day of April following.

SEC. 2. Any person violating this act shall be fined not less than five nor more than seven dollars.

Approved, February 25, 1885.

CHAPTER XV.

An Act concerning the Sale of Brook Trout.

Be it enacted by the Senate and House of Representatives in General Assembly convened: SECTION 1. Every person who shall sell or exchange or offer or expose for sale or exchange in this state any dead brook trout less than six inches in length shall be fined not more than seven dollars.

SEC. 2. This act shall take effect from the date of its approval.

Approved, March 10, 1885.

CHAPTER XXIII.

An Act repealing an Act relating to Fishing in Columbia Reservoir.

Be it enacted by the Senate and House of Representatives in General Assembly convened: Chapter sixty-two of the public acts of 1884, entitled "An Act relating to Fishing in the Columbia Reservoir," is hereby repealed.

Approved, March 19, 1885.

CHAPTER XXVII.

An Act concerning Fishing in Community Lake, Wallingford.

Be it enacted by the Senate and House of Representatives in General Assembly convened: SECTION 1. No person shall take any fish from Community Lake or the creeks running into or connected with the same in the town of Wallingford, prior to the fifteenth day of April, 1887.

SEC. 2. Any person who shall violate the provisions of this act shall be fined not more than seven dollars.

Approved, March 19, 1885.

CHAPTER XXVIII.

An Act relating to Fishing in Lake Kenosia.

Be it enacted by the Senate and House of Representatives in General Assembly convened: Chapter seventeen of the public acts of 1882, entitled "An Act relating to Fishing in Lake Kenosia," is hereby amended to read as follows: "Every person who shall take any fish from the waters of Lake Kenosia, in the town of Danbury, between the fifteenth day of November in each year and the fifteenth day of April following, until and including the year 1888, shall be fined for each offense not more than seven dollars.

Approved, March 19, 1885.

CHAPTER XXIX.

An Act concerning Fishing in Birge's Pond in the Town of Bristol.

Be it enacted by the Senate and House of Representatives in General Assembly convened: SECTION 1. No person shall take any fish from Birge's pond, in the town of Bristol, prior to the first day of January, 1888.

SEC. 2. Any person who shall violate the provisions of this act shall be fined not more than seven dollars.

Approved, March 19, 1885.

CHAPTER XXXVII.

An Act to regulate Fishing in Cherry Pond.

Be it enacted by the Senate and House of Representatives in General Assembly convened: SECTION 1. Every person who shall draw any seine or net for the purpose of taking fish in Cherry Pond, lying in the towns of Avon and Canton, or who shall take fish from said

pond in any other manner than by hook and line, shall be fined for every such offense not more than seven dollars.

SEC. 2. Any grand juror of either of said towns may make complaint for, and any justice of the peace residing in either of said towns shall have jurisdiction of, any offense committed in violation of this act.

SEC. 3. Chapter twenty of the public acts of 1884 (page 332) is hereby repealed.

SEC. 4. This act shall take effect from its passage.

Approved, March 24, 1885.

CHAPTER LVII.

An Act relating to Fishing in Lake Washinee.

Be it enacted by the Senate and House of Representatives in General Assembly convened: SECTION 1. Every person who shall take or assist in taking fish from that portion of Lake Washinee, in the town of Salisbury, lying north and west of the bridge of the Hartford and Connecticut Western Railroad Company across said lake, during the five years next succeeding June first, 1885, shall be fined not more than seven dollars.

SEC. 2. So much of chapter thirty-six of the public acts of 1883 (page 247) as relates to Lake Washinee is hereby repealed, and the provisions of said chapter shall hereafter apply to Lake Wononscopomoc only.

Approved, March 31, 1885.

CHAPTER LVIII.

An Act concerning the Stealing of Fish.

Be it enacted by the Senate and House of Representatives in General Assembly convened: Any person who shall, between sunset and sunrise, steal, or attempt to steal, fish from any pound, weir, or net within any of the waters of this state, shall be punished by a fine not exceeding one hundred dollars, or by imprisonment not more than sixty days, or by such fine and imprisonment both.

Approved, March 31, 1885.

CHAPTER XCVII.

An Act for the Protection of Shad in Farmington River.

Be it enacted by the Senate and House of Representatives in General Assembly convened: SECTION 1. Any person who, between the

first day of April and the twentieth day of June, inclusive, in each year, shall, for the purpose of catching, disturb the shad in Farmington River, between the east end or side of the Mud Seine fishing place, so called, in the town of Windsor and a line drawn across said river at right angles thereto at the mouth of White Brook, in said town, or who shall drive or attempt to drive any shad in said river out of and beyond said limits, or who shall catch any shad except with gill net within said limits, shall forfeit one hundred dollars for every such offense, one-half to him who shall sue therefor and one-half to the state.

SEC. 2. This act shall take effect from the date of its approval.

Approved, April 22, 1885.

REPORT
OF THE
TAX COMMISSION
TO THE
GENERAL ASSEMBLY OF 1886.

Printed by Order of the House of Representatives.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1886.

State of Connecticut.

To the General Assembly now in session, at its January Session 1886 :

The Commission appointed under the resolution, approved April 4, 1884, "authorizing the Governor to appoint a commission to consider the subject of State Taxation," respectfully submit the following preliminary report.

The object for which the Commission was constituted is stated in the resolution above referred to as follows: "to consider and report to the General Assembly a comprehensive plan for providing a revenue for the State, having due regard to all the tax-paying interests of the State, and avoiding as far as practicable double taxation." (Special Acts of 1884, page 1031.)

At our first meeting, held in 1884, it was voted "That the commission, under the terms of the resolution, and of the Governor's Message leading to the resolution of the General Assembly, consider themselves charged with examining the entire system of taxation, now practiced in the State." If taxes payable directly to the State constituted the entire burden of taxation, to which our people were liable, the problem would be a much simpler one. But it has been the policy of Connecticut to impose most of the duties of government on towns and other municipal corporations, and the heaviest taxes, therefore, must continue to be laid and collected by them.

The total taxes levied under the laws of the State during the years covered by the special reports of the comptroller on this subject (made under the Act of 1879) which have thus far been published, are as follows :

TAXES COLLECTED IN THE STATE IN 1879-1880 and 1883-1884.

	1879-1880.	1883-1884.
State,	\$1,466,886	\$1,462,328
Counties,	\$90,346.40	\$131,766.68
Towns, exclusive of State tax, 2,919,754.42	2,806,682.69	
Cities and Boroughs,	1,325,816.21	1,636,957.89
School Districts,	416,306.33	485,043.55
Total,	\$6,218,690	\$6,522,778

The State tax paid by the towns to the State on the list of 1879, was \$578,829.04, and on the list of 1883, was \$540,667.90. Deducting these sums from the amount of taxes paid, as above, into the State treasury, the balance collected by the State, directly, in 1879-1880, was \$887,557, and in 1883-1884, was \$921,661. It thus appears that the taxes collected through and by our towns and other municipal bodies, are more than five-fold those collected directly by the State. Any adjustment, therefore, of State taxes which was made without taking into view our entire scheme of municipal taxation would be apt to occasion more inconveniences than it would remedy.

The first defect in our present system which challenges attention, consists in inequality of valuation, and this has been specially referred to us for consideration by your honorable body at the present session, by your action upon House Joint Resolution No. 47. Our Statutes (General Statutes. p. 156, Section 17) require all taxable property to be assessed at the "fair market value thereof and not its value at a forced or auction sale"; but it is notorious that in no town do the assessors value real estate at what they think it is fairly worth. On the contrary, they first make this appraisal of its actual value, and then put it in the list at a certain proportion of such appraisal, varying from twenty five to seventy-five per cent. Similar reductions are made in valuing personal property, though with less uniformity, and so perhaps with more injustice.

This is an abuse of long standing, and it is based, of course, on the fact that as each town pays a State tax of a

fixed percentage on its grand list, the towns that figure down their grand lists to the lowest point will pay the least to the State.

If there were no such State tax, it would not affect the tax-payers in any town to have their property listed at its full value. The higher the valuation, the less would be the tax rate. But as long as the State taxes the towns in the existing way, so long we may expect to find local assessors violating their duty by systematic undervaluations, on the plea that their town would otherwise be taxed more than others. This has been the result of similar laws, wherever they have been enacted in other States. New York has followed this policy, and its practical working was thus described in the debates of the Constitutional Convention of that State, held in 1867-8:

* "I hold that under our present system, there is no greater manufactory of perjury on the face of the earth. What is the habit throughout the entire length and breadth of the State of New York? Towns are fighting towns, through their assessors, to get at the lowest possible point the assessment of their real and personal property, for the purpose of going up to the board of supervisors, and in the taxation of county charges, to have their particular towns as low as possible in the roll of taxation. That engenders a necessity on the part of counties to act in the same way; and you find the counties cutting down their assessment rolls in the equalization of valuation of their property as low as possible, so that when they come up here to Albany and appear before the State equalization board, to divide the State taxation, they shall pay the least amount of tax they possibly can. There is no attempt on the part of the assessors and supervisors to get at the honest, actual value of the property of the county, but there is an attempt to get it at as low a point as possible, in order to get an advantage over neighboring towns and counties in the operation of dividing the taxes of the county and State."

Similar language is found in the report made in 1884 by the Special Commission appointed to consider the subject of

* Vol. 3, p. 1935. Speech of Hon. Thomas G. Alvord.

taxation in West Virginia. "The Commission," the report says, "has examined into this matter, and finds that while in some counties property is assessed at its full market value, yet in others it is rated at half, and in others again at less than half. The reason is this: the several assessors, whether of land or personalty, knowing that under our present method there is no recognized standard of valuation, which is maintained and enforced throughout the State, have each adopted a standard of his own, and in adopting his standard of valuation, each assessor has endeavored to bring the property of his own county fully as low as the property of any other county; and, be it observed, each assessor was unacquainted with the practice in other parts of the State, and merely guessed at the standard of valuation elsewhere. Hence gross, glaring, and notorious inequalities exist."

We append to this report a table compiled by the Comptroller, showing the items making up the grand list of the State for the last twenty-one years, from 1864 to 1884, inclusive. The inaccuracy of the returns, and of the valuations in many cases, is evident at a glance, as the different years are compared. No one can doubt, for instance, that the number of dwelling-houses in the State has been largely increased during the last ten years, yet the total number returned on the assessment lists fell from over 106,000 in 1877 to less than 95,000 in 1883, notwithstanding the fact that their assessed value rose over ten millions of dollars during the same period. It is only within the last seventy years that the occasion and the opportunity for irregularities of this nature have come into existence.

Until 1819 Connecticut taxed real estate, not according to its value, but in proportion to the annual income which, on the average, it was deemed likely to produce. Lands, as distinguished from buildings, were put in the list at a fixed rate, for each kind, prescribed by statute. The best meadow land went into the list at \$2.50 an acre, plough-land at \$1.67, pasture at \$1.34, wood-lots at 34 cents, etc.; not because these sums were deemed to be the value of the lands, but because

they were thought to represent the average income they would produce. Under such a system, there was little opportunity for evading taxation. The acreage of each farm and the general character of each lot were readily ascertained, and the law then fixed the rate of assessments.

No other provision for any re-adjustment or equalization was made than the requirement that the town assessments should be returned to the General Assembly annually, "that the Assembly may judge whether, on the whole, justice has been done by the listers." (Statutes, Edition of 1796, page 280, Sec. 16.) Among the changes incident to the adoption of our Constitution, was that by which the plan of taxing incomes was replaced in the main by that of taxing property; and the difficulty now under consideration immediately manifested itself. In the Revision of the Statutes in 1821, an effort to meet it was made by a provision (page 449, Sec. 10], constituting the Treasurer and Comptroller a Board of Equalization, with substantially the powers now given them in our General Statutes (page 160, Sec. 44). As these officers have other important public duties to occupy their time, and are not given authority to visit the different towns for purpose of re-assessment, it is not too much to say that this provision has accomplished substantially nothing.

In 1843 a Committee was appointed by the General Assembly to inquire into the subject of taxation, and report what alterations were necessary. They reported in 1844, in favor of requiring every tax-payer to hand in a list, not simply specifying but valuing the various items of his real estate, and stating also the value of his taxable personal property (outside of bank stock) at a gross sum. The oath to be required was that his valuation was just and true. Such lists they proposed to keep open to public inspection, and this they believed sufficient to ensure their correctness. The Board of Equalization had already proved so insufficient that they recommended its abolition in these words.*

"The Committee propose to dispense with the Board of Equali-

* Report, page 9.

zation; as now constructed, such a board cannot perform any effectual service. If all our taxes were levied by the State, it would be absolutely necessary to provide for a general equalization of assessments; but as the State tax is quite inconsiderable compared with those of the separate towns, inequalities in the assessments will be of small importance. As long as each town levies for itself and for its own local objects and expenses the principal part of the taxes, the great object to be obtained by our tax law, will be a just assessment of each inhabitant, compared with others of the same town. This object, it is hoped by the committee, may be accomplished by the provisions of the bill which they have prepared."

The bill reported by this committee was not adopted. At that period, as stated by them in the words above quoted, the expenses of the State were small and its taxes so light, that the want of a better equalization of burdens, as between the different towns, was still of little practical moment. But the State tax on towns is now ten fold greater than it was then, and the evil has become a serious one. The moment a tax so large as to be felt, is so laid as to bear upon one farm or one town more heavily than on another, which is similarly situated, the injustice doubles the burden. An unjust tax will always be resisted or evaded, and under such circumstances inequality is always injustice.

An attempt was made in 1866 to render our State Board of Equalization competent to deal with this question by adding to its members one "Commissioner," for each Senatorial District, who was to be paid \$3.00 a day and expenses. It was the duty of each of these Commissioners to go over the grand list of each town in his district with the first assessor, and if necessary, examine for himself the property assessed, "collecting facts which shall enable him to make a report to the Board of Equalization constituted by this Act, of the relative value of the same kind of property in the different towns." (Public Acts of 1866, page 78, Chapter LXXXIII.)

The next year this act was replaced by another (Public Acts of 1867, page 130, Chapter CXLVI), which required each of the commissioners of equalization to examine, with

one of the selectmen, in each town, "sufficient number of homesteads known as village property, and not less than ten farms situate in different localities in such town, together with enough of other taxable property to ascertain the average actual cash value thereof," and then, on comparing his valuations thus made with those of the assessors, to "prepare a table showing the actual, as compared with the assessed value of the different kinds of taxable property in each town, and report the same in tabular form to the Comptroller." The State Board of Equalization was also reconstituted by dropping the District Commissioners, and adding the Commissioners of the School Fund.

At the same session a special Commission was created to take into consideration the subject of taxation, and report to the next Assembly. The preamble of the resolution providing for its appointment, recites that "It is believed a large amount of personal property legally and justly liable to taxation is withheld from and not placed upon the tax list," and also "that real estate and personal property are not now assessed at their true relative value." (Private Acts of 1867, page 248.)

Nathaniel H. Morgan of Hartford, Charles Shelton of New Haven, Jeremiah Olney of Thompson, and Leman W. Cutler of Watertown, were named as the Commissioners. One of these gentlemen had recently held the office of Comptroller for five years, and another had been for a long period the first assessor of our largest town. They made their report in 1868, in which they speak of the evil now under consideration, as follows: *

"One of the obvious and peculiar defects of our system is, that it has no central or supervisory head, by which to secure any sort of uniformity in the manner or efficiency of its administration. It rests solely upon the interested action and determinations of more than one hundred and sixty separate local boards of officers, all acting without concert, conference, or any common control or supervision, and all alike interested, as well as their constituents, by the

*Report, page 5.

strongest pecuniary inducements, in the undervaluation and concealment of the taxable resources of their respective towns, in order to evade and reduce their respective State tax apportionments. So general and significant has this practice of undervaluation become, and so palpable were the inequalities resulting from it, that the General Assembly, at the two last sessions, appointed boards of valuation, or equalization, with a view to check, in some measure, this growing evil. But when it is considered that the same pernicious influence of self-interest which had produced undervaluations by the local town officers, was still left in full operation upon the action of every member of these boards in the valuations in their respective local districts, it is not strange that this intended check should have proved to be of very little practical avail."

The measure of relief which they recommended for this particular difficulty was the appointment of a Tax Commissioner. He was to hold office for five years, and during the first year of his term was to cause a general revaluation of the taxable property in each town to be made by State Assessors, appointed by him for each County.

The bill reported failed to receive the approval of the Legislature, and after four years trial, the Statute as to Commissioners of Equalization was repealed in 1871.

In 1876 another bill to create the office of State Tax Commissioner was before the Legislature, and is printed as a proposed law in the Public Acts of that year, page 145.

In 1880, the Treasurer, Comptroller, Secretary, and Commissioner of the School Fund, were appointed as a special Commission to inquire into the conditions and working of the Tax Laws of the State, and report what changes, if any, should be made. They had several public hearings, and reported at length in 1881, specifying many of the evils of our present system, and concluding with the following recommendations : *

"In view of the gross inequalities of our valuations, of the imperfections of our statutes, relating to boards of equalization, of the excessive taxes now bearing upon some persons, natural and

*Report, page 11.

artificial, we earnestly recommend the immediate appointment of a wise and competent commission to prepare in detail for the consideration of the next Legislature, a complete and perfect tax law in place of our present legislation, which with many merits and demerits is quite like a piece of patch-work.

“Meantime, if the General Assembly will correct any one of the evils suggested, they will take one step in the line of the best interests of the State.

“Possibly the Legislature may be inclined to make a fundamental change, and adopt a system of taxation upon a basis radically new, embodying the theories of men who have made taxation the study of a life-time. This may remedy the evils complained of by tax-payers everywhere. But should they prefer a temporary expedient, and retain the loose system now in the statutes with the cherished traditions of the people, and the experience of many years, — in that case, we earnestly recommend the appointment of a *Tax Commissioner*, with revisory powers; and we herewith submit a bill providing for his appointment, with an outline of his powers and duties.”

The bill thus recommended was substantially that proposed in 1876, but it was not adopted.

It would seem, therefore, that our people have not looked with favor on any attempt to give State officers power to inquire into and set aside the assessments of town officers. It is equally plain that, under our present method of laying the State tax on towns, the temptation to undervaluation is too strong for human nature to resist. But one remedy appears to remain, and that is to change the system of apportionment. We perceive no difficulty in accomplishing this change, with little disturbance to the existing order of things, by a resort to population as the basis of contribution. Population and wealth are closely allied, in an industrial community. Population, under the social conditions existing among us, makes wealth. And while wealth can exist in an intangible form, which eludes the utmost effort of the tax-gatherer, the numbers of population may always be ascertained with substantial precision. The decennial census taken under the authority of the United States affords one

mode of determining them, and our annual enumeration of children between the ages of four and sixteen years is another, the ratio between the number of children in a State like ours, and that of the entire population, being quite constant. As the reports of the children in each town are the basis of the receipt by the town of its proportion of the School Fund, and also of the State appropriation for schooling of \$1.50 for each child reported, and as the enumerators are paid so much for each name upon the list (Public Acts of 1882, page 132, Chapter XXVI), there is little doubt that the full number will always be returned, and therefore that each town would bear its just proportion of the tax imposed. An annual census, also, forms a much more convenient basis of apportionment than one taken only after intervals of ten years.

To illustrate the practical working of this method of assessment, let us assume that the State tax laid on the towns by this Assembly will be one and one-quarter mills on the amount of the grand list of the State, last completed. This amount is \$349,977,339, and one and one-quarter mills upon it would raise \$437,441. The number of children in January, 1833, between the ages of four and sixteen was returned at 151,069. If, instead of imposing a tax of one and one-quarter mills on the grand list, the Assembly should impose one of the same sum (\$437,441) in gross, to be paid by the several towns respectively in proportion to the number of children of school age in each, according to the last enumeration, it would require each town to pay \$2.89 for each child belonging to it, according to the returns. This amount would be a little more than the towns received last year from the School Fund and the State appropriation, these sums amounting together to \$2.30.

Such a tax would be uniform, equal, and certain, and by applying the same rule to county taxes, there would be left no motive for general undervaluations in any town.

We can suggest no other way of avoiding them, and we suggest this with considerable confidence in its justice and convenience alike.

Should it not be received with favor by the Assembly, we should concur with the Special Tax Commission of 1867 and 1880, in their reports already mentioned, that it would become absolutely necessary to resort to some scheme of revaluation by State officers. Should the latter plan be preferred, it would necessarily have an important effect in shaping the other forms of State and local taxation, since a Tax Commissioner, if appointed, would naturally be clothed with other functions than those of assessment and equalization.

We have therefore thought it desirable to obtain the expression of the will of the Legislature on the recommendation above made, before proceeding further in our work ; and with this view have prepared a draft act, which is appended to this report, and which we have the honor to submit to the consideration of the Assembly, as in our judgment a proper one to remedy the evil in question, and to secure the object contemplated by House Joint Resolution No. 47. Any other suggestions it would appear to us better to reserve until action has been taken on this bill ; but should the Assembly think otherwise, and desire us to report further at this session, we are ready to do so.

All of which is respectfully submitted.

Dated this second day of March, 1886.

WILLIAM C. ROBINSON,
NATHANIEL WHEELER,
ISAAC W. BROOKS,
CHAS. HOPKINS CLARK,
SMITH P. GLOVER,
SAMUEL A. YORK,
SIMEON E. BALDWIN,
MORRIS F. TYLER,
EDWARD HUNTER,

Special Commission on the subject of State Taxation.

STATE OF CONNECTICUT,
GENERAL ASSEMBLY,
JANUARY SESSION, 1886.

AN ACT TO REGULATE STATE AND COUNTY TAXES ON
TOWNS.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

SECTION 1. The General Assembly shall at each regular session lay an annual tax of such a sum as it may determine, to be paid to the State by the several towns, during the year or years preceding the next regular session, and each town shall annually contribute to the same in proportion to the number of children between the ages of four and sixteen years residing in and belonging to said town, on the first Monday of January of the year in which said tax is payable, as ascertained by the returns of the School Visitors to the Comptroller.

SEC. 2. The Comptroller shall annually apportion said tax among the several towns, according to the rule above provided, and give written notice on or before the first Monday of July, to the First Selectman of each town of the proportion payable by such town.

SEC. 3. Said tax shall be paid and collected in the manner and at the times now provided by law for taxes laid upon the general list of the State.

SEC. 4. County taxes shall be imposed upon the towns according to the same rule of apportionment above provided concerning State taxes; and the Clerk of the Superior Court in each county shall determine the amount payable by each town, according to said rule, on the basis of the annual return of the School Visitors to the Comptroller made next before the imposition of said tax, and specify said amount in his order drawn upon said town for said tax.

SEC. 5. So much of section 1, page 166, of the General Statutes as provides that county taxes shall be imposed upon the towns in proportion to their respective lists last made and completed, is hereby repealed.

SEC. 6. The apportionment of County Commissioners of the expense of repairs of court-houses or jails, authorized by section 2,

page 167, of the General Statutes, shall be made by them among towns, according to the rule of apportionment above provided concerning State and county taxes; and they shall determine the amount payable by each town, according to said rule, on the basis of the annual returns of the School Visitors to the Comptroller, made next before the date of such apportionment.

REGISTER OF THE GRAND LIST OF CONNECTICUT FOR 1864 TO 1884.

	DWELLING-HOUSES.		LAND.		MILLS, STORES, ETC.		HORSES, ETC.		NEAT CATTLE.	
	No.	Value.	No. Acres.	Value.	No.	Value.	No.	Value.	No.	Value.
1864	72,664	\$75,066,699	2,517,690	\$60,819,400	7,519	\$21,581,303	37,492	\$3,041,742	191,092	\$5,505,238
1865	71,532	76,770,214	2,526,158	61,108,638	6,583	23,182,077	43,133	3,327,309	189,006	6,459,937
1866	75,500	82,397,262	2,540,152	62,723,923	7,136	25,920,648	46,966	3,703,399	203,462	7,158,802
1867	77,151	91,384,682	2,604,286	65,154,442	7,403	28,885,949	48,861	3,932,017	212,887	7,407,525
1868	77,939	96,608,530	2,605,280	66,587,874	7,477	31,464,351	50,406	3,971,364	218,705	7,718,628
1869	81,579	102,343,089	2,636,337	67,350,719	7,511	34,416,701	52,969	4,109,534	236,753	7,807,920
1870	81,062	108,151,501	2,566,096	67,821,912	7,112	36,027,024	52,134	4,098,444	227,445	6,592,664
1871	85,593	117,402,866	2,596,500	70,109,420	8,062	38,032,651	56,553	4,056,433	213,673	5,186,709
1872	85,407	123,261,151	2,565,291	69,946,918	6,893	41,258,363	55,152	4,060,485	184,000	4,803,998
1873	86,409	127,948,625	2,442,473	70,737,824	7,483	42,743,204	58,397	4,122,185	187,188	4,549,350
1874	86,112	132,862,332	2,526,068	69,718,129	7,806	43,734,288	56,994	4,063,800	177,140	4,542,660
1875	89,275	132,931,843	2,467,917	68,773,209	7,604	42,416,853	56,994	3,941,881	171,941	4,431,320
1876	82,632	131,266,564	2,536,105	66,790,412	6,499	39,970,056	55,189	3,707,820	180,479	4,161,388
1877	106,108	128,572,389	2,524,515	64,660,495	7,883	42,179,807	56,530	3,451,752	184,332	4,053,494
1878	93,555	125,021,813	2,596,353	62,550,004	8,039	41,415,883	58,100	3,273,719	193,112	4,023,946
1879	94,231	125,643,788	2,470,307	61,967,658	8,171	42,465,717	59,284	3,283,288	207,476	4,162,355
1880	95,047	127,305,583	2,513,540	61,140,911	9,133	42,762,472	60,457	3,338,353	197,956	4,129,654
1881	97,180	129,016,982	2,498,444	60,097,463	9,162	42,855,562	57,783	3,407,278	194,587	4,039,710
1882	97,555	131,711,234	2,489,961	60,331,325	9,367	45,578,877	59,320	3,428,827	175,514	3,914,348
1883	96,395	135,030,726	2,511,221	60,400,270	9,586	48,427,716	59,877	3,462,791	165,226	3,759,249
1884	94,815	139,062,836	2,537,663	59,692,984	10,327	48,869,690	63,914	3,498,760	163,454	3,682,017

REGISTER OF THE GRAND LIST OF CONNECTICUT FOR 1864 TO 1884. — CONTINUED.

	SHEEP AND SWINE.		CARRIAGES, ETC.		FARMING UTENSILS.	CLOCKS, WATCHES, ETC.		PIANO FORTES, ETC.	
	No.	Value.	No.	Value.		No.	Value.	No.	Value.
1864	54,054	\$409,984	13,722	\$1,100,409	\$128,071	13,919	\$596,545	1,780	\$575,429
1865	57,362	524,799	14,939	1,229,151	177,841	15,496	699,212	1,894	681,552
1866	62,283	455,556	15,101	1,421,320	231,969	14,030	751,510	2,202	792,961
1867	53,043	340,945	15,034	1,541,284	284,225	14,575	763,225	2,772	865,743
1868	49,921	278,103	15,022	1,566,950	306,256	14,090	803,261	2,510	925,320
1869	38,647	239,576	15,217	1,630,075	354,294	13,370	820,998	2,540	971,449
1870	30,530	214,996	15,004	1,636,617	392,448	13,971	834,064	2,696	1,011,758
1871	24,392	148,567	15,396	1,739,104	321,449	12,319	838,776	2,549	1,024,324
1872	20,776	148,092	15,504	1,814,083	365,923	9,578	856,496	2,186	1,035,485
1873	27,923	150,972	17,420	1,849,078	365,491	12,510	843,070	2,673	1,043,163
1874	24,927	166,568	19,835	1,898,137	343,380	13,124	858,533	2,735	1,080,674
1875	23,362	172,162	18,190	1,823,187	200,882	9,132	679,111	2,437	1,023,638
1876	21,274	155,343	15,444	1,767,607	297,962	4,936	665,505	1,672	995,555
1877	17,581	146,104	18,721	1,693,723	181,610	9,262	613,965	3,092	943,190
1878	18,118	132,929	19,833	1,613,490	208,340	8,713	584,705	2,593	896,396
1879	15,106	131,203	18,798	1,615,430	220,340	7,244	579,444	2,751	877,795
1880	17,567	140,807	17,736	1,623,690	138,920	7,117	567,214	2,990	886,509
1881	15,794	138,025	23,106	1,678,032	158,307	7,365	576,233	3,186	874,236
1882	17,420	172,877	20,189	1,681,200	162,936	6,361	556,871	2,844	862,062
1883	12,829	123,895	20,400	1,721,388	169,500	5,836	556,096	3,625	871,020
1884	13,710	117,298	21,445	1,721,708	183,970	5,593	536,278	3,331	879,530

REGISTER OF THE GRAND LIST OF CONNECTICUT FOR 1864 TO 1884. — CONTINUED.

	HOUSEHOLD FURNITURE, ETC.		QUARRIES, FISHERIES, ETC.		BRIDGE, ETC., STOCKS.		BANK, INSURANCE, ETC., STOCK.		STATE STOCKS.		RAILROAD, CITY, ETC., BONDS.		AMOUNT EMPLOYED IN MERCHANDISE.		INVESTMENTS IN MECHANICAL AND MANUFACTURING OPERATIONS.	
	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.	Value.
1864	\$1,304,757	\$900,894	\$216,434	\$28,375,804	\$775,571	\$3,453,705	\$8,174,232	\$16,707,833								
1865	1,478,628	783,149	195,507	29,904,189	816,853	4,360,255	9,526,136	18,520,465								
1866	1,801,398	850,718	241,713	33,121,284	595,620	4,608,482	10,652,744	20,772,921								
1867	2,013,221	1,063,217	222,533	32,242,431	713,802	5,119,898	11,611,223	21,920,422								
1868	2,019,367	1,163,391	309,781	31,756,589	805,122	5,236,027	11,904,213	23,105,022								
1869	2,040,137	1,327,387	225,589	32,851,022	714,863	5,204,895	12,317,122	23,639,411								
1870	2,010,798	1,543,051	262,425	32,068,587	899,479	5,459,283	13,056,957	23,484,972								
1871	2,058,799	1,473,247	219,654	31,768,498	427,556	5,593,799	13,215,474	23,422,470								
1872	2,144,730	1,618,324	366,953	29,797,746	291,293	5,311,456	13,953,767	23,576,885								
1873	2,067,821	1,608,560	272,719	28,487,347	436,536	4,601,736	13,486,146	25,162,815								
1874	2,991,430	1,469,912	192,308	29,875,166	384,302	3,853,061	13,080,703	25,098,503								
1875	1,393,559	1,440,840	206,159	31,169,019	291,448	5,106,584	13,676,661	24,088,235								
1876	1,287,375	1,379,496	149,227	31,525,601	282,841	4,087,703	13,253,262	20,826,407								
1877	1,191,023	1,463,552	105,464	31,034,882	303,824	3,812,660	10,659,723	22,409,810								
1878	1,108,450	1,440,512	128,548	30,015,859	605,971	3,533,767	9,932,130	21,444,891								
1879	1,036,200	1,422,492	115,189	30,208,790	343,413	4,066,194	10,384,208	20,884,838								
1880	1,023,017	1,308,650	117,270	31,662,855	354,502	4,394,546	10,595,508	22,971,772								
1881	1,030,480	1,534,441	132,989	34,200,715	370,165	4,818,659	11,296,090	23,947,744								
1882	1,040,915	1,580,499	103,142	32,925,080	625,226	4,829,278	11,987,033	24,113,325								
1883	1,037,439	1,337,075	163,233	32,330,279	472,397	5,105,065	12,774,693	25,015,795								
1884	1,044,087	1,341,227	154,866	30,616,866	530,360	5,796,401	12,095,901	24,757,786								

REGISTER OF THE GRAND LIST OF CONNECTICUT FOR 1864 TO 1884. — CONTINUED.

	INVESTMENTS IN VESSELS, ETC.		MONEY AT INTEREST.		MONEY ON HAND.		ALL OTHER TAXABLE PROPERTY.		ADDITIONS BY BOARD OF EQUALIZATION AND 10 PER CENT. BY TOWNS.	AMOUNT.	POLLS AT \$300 EACH. IN 1867, \$1.00 EACH.	TOTAL.
	Value.		Value.		Value.		Value.					
1864	\$2,819,491		\$13,789,382		\$764,119		\$8,519,715			\$254,617,407	\$21,469,050	\$276,086,457
1865	3,010,022		14,284,821		1,059,275		6,199,123	\$4,509,108		266,856,256	21,204,865	290,013,121
1866	3,486,007		13,829,287		1,236,785		5,908,604	2,862,145		285,615,884	21,496,485	309,974,514
1867	3,743,333		13,962,179		1,066,294		3,143,701	7,306,565		304,088,856	58,247	304,747,103
1868	3,869,364		13,519,821		1,128,674		3,329,320	4,207,080		312,574,408		312,574,408
1869	3,730,313		13,145,623		1,066,486		2,924,188	3,272,097		322,553,488		322,553,488
1870	3,685,300		12,430,616		1,162,240		2,729,776	2,861,689		328,436,601		328,436,601
1871	3,576,322		12,314,823		994,692		2,812,175	3,135,035		339,782,733		339,782,733
1872	3,221,167		12,311,636		1,022,499		4,329,582	3,358,425		348,855,457		348,855,457
1873	3,848,503		11,580,717		791,707		3,950,857	3,391,276		354,099,707		354,099,707
1874	3,451,919		11,686,641		825,160		4,314,980	2,898,865		358,491,451		358,491,451
1875	2,188,805		9,958,954		998,780		3,253,989	2,618,350		351,785,469		351,785,469
1876	2,511,349		9,772,162		1,025,149		3,599,548	2,928,645		344,406,977		344,406,977
1877	2,605,980		8,359,019		930,648		3,472,164	2,537,576		335,382,854		335,382,854
1878	2,186,861		7,992,874		926,658		3,540,370	2,300,907		324,889,023		324,889,023
1879	2,145,665		8,050,436		1,142,680		3,868,262	2,567,050		327,182,435		327,182,435
1880	2,211,023		8,038,735		1,334,593		3,366,089	2,708,183		332,170,856		332,170,856
1881	2,247,825		8,286,779		1,379,547		3,534,207	2,792,607		338,414,076		338,414,076
1882	2,547,094		7,859,625		1,165,662		3,761,917	2,303,212		342,242,566		342,242,566
1883	2,679,205		7,007,878		1,108,905		2,582,967	2,638,297		348,774,879		348,774,879
1884	2,605,790		7,028,153		1,104,296		2,029,085	3,027,450		349,977,339		349,977,339

ANNUAL REPORT
OF THE
TRUSTEES
OF THE
STORRS AGRICULTURAL SCHOOL,
AT
MANSFIELD, CONN.
1885.

Printed by order of the General Assembly.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1886.

THE STORRS AGRICULTURAL SCHOOL.

MANSFIELD, CONNECTICUT.

1885-6.

TRUSTEES.

		Term Expires.
Gov. HENRY B. HARRISON,	NEW HAVEN, <i>President.</i>	
_____	<i>Vice-President,</i>	1886.
T. S. GOLD,	WEST CORNWALL,	
	<i>Secretary and Auditor,</i>	1887.
J. P. BARSTOW,	NORWICH, <i>Treasurer,</i>	1887.
S. O. VINTON,	EAGLEVILLE, <i>Auditor,</i>	1886.
PROF. S. W. JOHNSON,	NEW HAVEN, <i>Director of Con-</i>	
	<i>necticut Experiment Station.</i>	
J. B. OLCOTT,	SOUTH MANCHESTER,	1888.
J. M. HUBBARD,	MIDDLETOWN,	1888.
E. H. HYDE,	STAFFORD, <i>Appointed by the</i>	
	<i>Board of Agriculture.</i>	

OFFICERS OF THE SCHOOL.

B. F. KOONS, Ph.B., M.A., *Principal: Professor of Biology and Natural History.*
JOHN H. WASHBURN, B.S., *Professor of Chemistry and Mathematics.*
L. P. CHAMBERLAIN, *Professor of Horticulture, Agriculture, and Farm Superintendent.*
MRS. L. P. CHAMBERLAIN, *Matron.*

REPORT.

To the General Assembly of the State of Connecticut :

In behalf of the Trustees of the Storrs Agricultural School, I have the honor to present the following report:

It embraces copy of the Act establishing the School; reports of the several departments of instruction, inventory, general course of study, commencement exercises, account of library, donations, calendar, catalogue of students, and report of the treasurer.

The plea for more ample accommodations is fully endorsed, believing that it should be the policy of the State to make as ample provisions for instruction in agriculture as in other departments of learning. When the citizens of the State can see that this is not done for the benefit of the farmers alone, but that all share in its blessings, they will cheerfully unite in encouraging a more intelligent agriculture.

T. S. GOLD,

Secretary Board of Trustees.

REPORT OF THE PRINCIPAL.

To the Trustees of the Storrs Agricultural School :

GENTLEMEN: I herewith have the honor to submit, for your consideration, the Annual Report of the Storrs Agricultural School for the year 1885. As the Act of Establishment is somewhat explicit in detail, I give it here in full for the information of all who may wish to know the object for which the school was organized.

AN ACT ESTABLISHING THE STATE AGRICULTURAL SCHOOL.

GENERAL ASSEMBLY,

JANUARY SESSION, A.D. 1881.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

SECTION 1. The Storrs Agricultural School is hereby established for the education of boys, whose parents are citizens of this State,

in such branches of scientific knowledge as shall tend to increase their proficiency in the business of agriculture.

SEC. 2. There shall be appointed by the Senate six trustees of said school, two of whom shall, in the first instance, hold office for two years, two for three years, and two for four years, said terms to be determined by lot; and after the first election such trustees shall be elected for three years, or to fill an unexpired term. The Connecticut Board of Agriculture shall also, annually, elect a trustee, and the director of the Connecticut Agricultural Experiment Station shall be *ex officio* one of said trustees. The governor of the State shall be *ex officio* president of said board of trustees.

SEC. 3. Said board of trustees, when elected in accordance with the provisions of the foregoing section, shall be, and hereby are, empowered to take, in behalf of the State of Connecticut, deeds of such lands and other property, and such money, as may be donated for the purpose of establishing and maintaining said school.

SEC. 4. To said board of trustees shall be committed the location of said school, the application of the funds for the support thereof, the appointment of managers and teachers, and the removal of the same; the power to prescribe the studies and exercises of pupils in said school, rules for its management, and the admission of pupils; and they shall annually report to the General Assembly the condition of said school.

SEC. 6. The sum of five thousand dollars is hereby appropriated annually for three years for the support of said school, provided lands, buildings, and other property, or money, amounting in the aggregate to fifteen thousand dollars, as appraised by said trustees, shall be donated to the State for the establishment and support thereof, and the comptroller is hereby directed to draw orders on the treasurer quarterly for such a total amount upon the presentation of a certificate signed by the board of trustees, or a majority thereof, that the said school has been in operation during the quarter, and a like sum expended.

Also, for the information of those who desire to know more of the school, and to be the better able to answer frequent inquiries for facts concerning its plan of work, course of instruction, and details in general, we issued the following prospectus in June:

PROSPECTUS.

Section 1 of the Act of the General Assembly establishing the school reads as follows : "The Storrs Agricultural School is hereby established for the education of boys, whose parents are citizens of this State, in such branches of scientific knowledge as shall tend to increase their proficiency in the business of agriculture."

LOCATION.

The school is situated in the town of Mansfield, Tolland County, one of the most healthful regions of the State, and its railroad station is Eagleville, on the New London Northern road, eight miles north of Willimantic.

COURSE OF STUDY.

As stated above, the object of the school is to teach practical and scientific agriculture and horticulture, yet, as subservient and necessary to this purpose, various other branches of study are taught, especial prominence being given to those most necessary for the successful prosecution of agriculture.

The full course of study requires two years of three terms each, each term being twelve weeks long, or the school year aggregating thirty-six weeks. For the arrangements of the terms and vacations, see the calendar at the end of the prospectus. Students receive instruction both in the class-room and upon the farm.

In the class-room they study those branches of natural science, and only those, which have a directly useful bearing upon New England farming, and the in-door work is made to harmonize with that upon the farm and in the garden. The branches pursued are General and Agricultural Chemistry, Natural Philosophy, Farm Mechanics, Elementary Geometry, Land Surveying, Botany, Zoölogy, which includes especially domestic animals and insects injurious to crops of the farm and garden; Geology, Human and Animal Physiology, Agriculture, Farm Accounts, Stock Breeding, Milk Production, and English; taking up first the general principles of these sciences, and afterwards their special application to practical agriculture.

On the farm they are taught the practical applications of the principles learned in the class-room to every kind of farm-work, so that each boy may become skillful in the management of a farm, and, that this may be accomplished, the ordinary chores of the

farm, the proper care of all kinds of stock, milking, driving of oxen and horses, and the farm-work in general are so arranged, and each student is assigned some portion of these, and changes of work are made as often as necessary, that every boy while a member of the school may have an opportunity to learn how to do all kinds of farm and garden work, and the best method of accomplishing each.

FACILITIES FOR INSTRUCTION.

The school possesses a farm of 170 acres, well fitted for purposes of instruction, and provided with school building, barns, and out-buildings, all of which was the gift of Mr. Augustus Storrs, and to this the late Mr. Charles Storrs added six thousand dollars, and this, together with the State bounty, has been expended in stocking the farm, making necessary changes, purchasing the outfit, and paying the running expenses of the school.

The school possesses apparatus to illustrate some of the most important facts of chemistry and physics, and the biological laboratory is supplied with compound and dissecting microscopes, both mounted and unmounted skeletons of the domestic animals, a small collection of insects injurious to farm and garden crops, and a few specimens of their destructive work. The cabinet also contains a reasonable representation of the rocks, ores, and minerals of the State. A library of nearly nine hundred standard books of reference, scientific, agricultural, and miscellaneous, is at all times accessible to the students, and to this number the friends of the school are constantly making additions.

REQUIREMENTS FOR ADMISSION.

According to the Act of Incorporation, the school is for "The education of boys whose parents are citizens of the State." Applicants must be at least fifteen years of age, and must furnish a certificate of good moral character from a clergyman or member of the Board of School Visitors of the town where they reside. They must be able to read and write ordinary English correctly and intelligently, and must be familiar with simple arithmetic, including common and decimal fractions, proportion, and percentage, and have a fair knowledge of geography and American history.

No pupils will be received into the classes after the beginning

of the school year, except those who can sustain a satisfactory examination in all the studies which have been pursued by the class they wish to join.

New classes are not formed at any other time than the beginning of the school year, which is at the opening of the fall term in September; hence those who contemplate entering the School would do well to make application, at least as early as September 1st, and present themselves for the entering examination at the proper time.

DEPORTMENT.

Every pupil, on becoming a member of the school, thereby pledges himself to obedience to its rules, and to a diligent performance of his duties.

Students are expected at all times to demean themselves in a quiet and gentlemanly manner. No student will be allowed to remain in the school, who, by misconduct or indolence, shows himself unworthy of its benefits.

The regulations of the school require all pupils to attend church once on the Sabbath.

SPECIAL STUDIES.

Young men, suitably qualified, may be received into the school, after due examination, as Special Students, to pursue a part of the studies of the regular course, on condition that their time shall be fully and profitably occupied.

DIPLOMAS.

Students who have completed the full two-years' course of study, and have maintained a fair standing in deportment, study, and work, will receive a diploma of graduation.

EXPENSES.

By the liberality of the Messrs. Storrs, and with the help of the State bounty, the Trustees are enabled to offer first-class instruction at the low rate of \$10.00 per term, or \$25.00 per year; \$10.00 payable at the opening of the first and second terms each, and \$5.00 at the opening of the third. Arrangements are made for remitting this charge in worthy cases, making tuition free to those who are not able to pay it.

Good board, including furnished rooms, washing, fuel, and lights,

will be furnished at cost, which will vary with the price of provisions. At the end of each quarter the running expenses of the boarding department for the term are divided among the whole number present. During the past history of the school the board has averaged about \$3.50 per week.

The text-books used in the school are bought at reduced rates and furnished to the students at cost.

Individual records of labor, other than that performed for purposes of instruction, will be kept, and reasonable compensation allowed for it.

Extra labor, as far as is practicable, will be furnished to those who desire it towards self-support, when it can be performed without interference with regular duties.

HOURS OF LABOR AND STUDY.

During the fall and winter terms, when the necessities of the farm demand it, the students are required to spend three hours daily upon the farm, and six or more upon study, laboratory work, and recitations, one class going to the farm in the forenoon and the other in the afternoon. And during the spring term five hours a day are required upon the farm, and five or more in school work.

Under the direction of the farm superintendent the students do all kinds of farm-work, including care of stock, milking, and chores.

I ventured to suggest, in the last annual report, our need of better accommodations in the chemical laboratory, also the overcrowded condition of the dormitory, and it is hoped that these difficulties will be speedily remedied.

My laboratory, being in the basement, is so damp and cellar-like that it is necessary to keep fire in it even in quite moderate weather.

Another very pressing need of the school is a well-equipped carpenter shop. It is my desire to add this feature to our work here, so that every boy may receive competent instruction in the use of the saw, square, chisel, plane, etc., and gain sufficient skill in the handling of these tools to do the ordinary work in repairs of the farm buildings and implements.

It is hardly necessary for me to enter into a detailed account of my own part of the school-work proper, the branches in which I have given instruction being the same as in former years; viz., Human and Animal Anatomy and Physiology, Zoology, Botany, Geology, etc., etc. For the amount of time devoted to each I would refer you to the appended schedule of lecture, laboratory, and class-room work. The methods of instruction have been practically what they were in former years, and as far as our facilities would permit we have tried to keep pace with the advanced methods of instruction of the times. For the work done in other departments I refer you to the following reports:

REPORT OF PROF. J. H. WASHBURN.

MANSFIELD, Conn., Jan 1, 1886.

To the Trustees of the Storrs Agricultural School:

GENTLEMEN: I have the honor herewith to submit the following report: My instruction in chemistry consists of text-book work, in "Avery's Complete Chemistry," with explanations and experiments before the class. During the first term, the properties and tests of the non-metals are studied; I constantly apply their chemistry, by lecture, in the explanation of the phenomena connected with growth and decay. The winter term is occupied with the Juniors, in the study of the metals; experiments illustrating their chemical properties, the test for each metal, the preparation of the elementary gases — non-metals studied the term before, — and a repetition of many of my experiments of the previous term is now performed in the laboratory by each student for himself.

At the beginning of the third term, the students are well prepared to begin qualitative analysis; at first, they begin analyzing mixtures of metals; next, animal and other organic matters, fertilizers and ashes; nine or ten hours a week are spent at laboratory work.

In the Senior year, one term is devoted to organic chemistry, taking sufficient of the theoretical portion to understand the explanations of the formation and constitution of acetic, formic, lactic, and other organic acids which are met ordinarily in agricultural

operations. Considerable attention is given to the study of alcohols, albuminoids, the volatile oils of plants, and the poisonous alkaloids.

Agricultural chemistry occupies a portion of the Senior year. This course consists in the study of Professor Johnson's "How Crops Grow," "How Crops Feed," and the theoretical portion of Professor Armsby's "Cattle Feeding"—the practical part being left for the instruction in Agriculture. I have given lectures upon the work and results of the different Experiment Stations, their analysis of fertilizers and fodder stuffs. No young man graduates from our school without understanding the analyses and tables of our Experiment Station Reports. Lectures are given upon the application of special fertilizers to special crops, and the manufacture of "home fertilizers." We have made super-phosphate with bone and acid, and it has been used, with most excellent results, upon our crops. The analysis of these fertilizers, and estimation of their value, the analysis of water, minerals, ashes, poisons, and miscellaneous materials, I have made for the purposes of instruction.

LABORATORY.

Each student, upon entering the laboratory, takes an outfit necessary for the term's work; this is charged to him, at cost; it is taken back at the end of the term; the natural wear of the wooden and iron articles is not charged to the students; however, any breakage of glassware, and deterioration of articles through careless handling, must be paid for by the student using it.

NATURAL PHILOSOPHY.

Instruction in this branch of science extends throughout the Junior year. Our text-book, Ganot's Physics.

As much of the teaching in this science is experimental, we should have as complete a set of apparatus as that provided for the best high schools.

MATHEMATICS AND SURVEYING.

Plane Geometry and Trigonometry, with the use of Logarithms, is taught, to prepare the student for surveying, as found in Gillespie's "Land Surveying." Every member of the class learns how to use the chain and compass; each one does practical work in ordinary land measurement, leveling, "running out old lines," and calculations of the amount of earth to be removed from ditches, trenches, etc., and the cost thereof.

ENGLISH.

The course in English comprises recitations three hours per week, during the first term of the Senior year, in Whitney's "Essentials of English Grammar." The second and third terms are devoted to Composition and Essay Writing. Then we use as a text-book "Hart's Composition and Rhetoric."

I am, very respectfully, your obedient servant,

JOHN H. WASHBURN.

REPORT OF PROF. L. P. CHAMBERLAIN.

To the Trustees of the Storrs Agricultural School:

GENTLEMEN: A year ago I gave you, somewhat in detail, the condition of the Storrs School farm, as it appeared to me from a strictly practical standpoint, after a single year's acquaintance, hinting also at some of its needs, in order to make it more fully meet the demands of the school, in illustrating the practical side of a true agricultural education. Pardon me, if now my statements and suggestions shall seem to you to be hardly more or less than a recapitulation of those contained in my former report, for the demands of the school are the same, and the needs of the farm are no less urgent. In fact, a single year has shown that the farm is easily capable of outgrowing all our accommodations for storing its various products, and of a profitable return for a much more liberal investment of the ordinary means of increasing its productiveness. The soil responds readily and bountifully to proper cultivation, and only waits for the touch of a friendly hand, instead of one that is ready to clutch all it can get but never opens to restore an equivalent for that which it receives. For a series of years prior to its purchase by Mr. Storrs it had been sadly neglected. All practical farmers know that such a farm cannot, out of its own resources, be renovated without years of careful, intelligent, and economical expenditure of both labor and material. As we have no means of purchasing any considerable amount of concentrated fertilizers, the above is the practical problem which we are trying to solve, by increasing from year to year our supply of the common farm manures. I am satisfied that, with our depleted soils, learning to husband all our resources of fertility is a lesson of great importance for all our students, and not even secondary to a knowledge

of their most judicious application to the various soils which distinguish this farm as a place for instruction. We have here almost every variety of soil to be found in Connecticut, from the sandy formation, containing more than ninety per cent. of silica, to the tracts of muck land, which include nearly thirty acres, or more than one-sixth of the entire area of the farm. About forty acres are underlaid with clay, which also forms a prominent element of the surface soil, and renders it capable of withstanding our annual summer drouths. A large portion of this tract has been cropped during the past year, and next year nearly all of it will be put under cultivation. It has been my purpose thus far to bring as many acres as possible into a fairly productive condition, rather than to enrich a few acres, at the expense of the many that have been so long neglected. To accomplish this, quite a number of acres have been plowed and cropped, with little expectation beyond that of subjugating the soil preparatory to better treatment and results the coming season, but in nearly all cases the return has exceeded our anticipations. The school year, beginning as it does in September, and closing in June, leaves the farm for three months, and during the busiest period of cultivation and harvest, with only such students as may be hired to remain and work for monthly wages. This, while it is the same as at Ontario, and most of the agricultural colleges in the eastern and western States, interferes both with the amount of production otherwise possible and the best instruction of the students. All our plans must now be limited by this condition. Would not the school and the farm profit by a change which would release the students during the winter, instead of the summer months?

LABOR.

The labor of the students employed upon the farm during the year, at eight cents per hour, aggregates \$1,075.33. This is equivalent to the cost of employing three men at sixteen dollars per month, and board, for the entire year. Most of this labor has been cheerfully and faithfully performed, and with a fair degree of efficiency. Of course we find a great diversity of gifts, but all are required to do the best they can, and I am happy to say that, in most instances, this requirement is cheerfully met. It has been my aim to inculcate faithfulness and thoroughness, as the most essential qualities of farm labor, and have insisted upon tidiness and

order as indispensable. The rule has been to provide a place for everything, and then to have every implement put in its own place. This rule, however, like all others, has frequent exceptions.

FERTILIZERS.

The fertilizers used have been mainly produced upon the farm. A single ton of Coe's Phosphate is the only exception, besides a small amount left over from the preceding year. Much attention has been given to this department, and we have been able to fairly treat about ten acres the present season, while the preceding year four acres only were fertilized. As our stock increases, our facilities for enriching our waiting acres will also increase, and it is our purpose to make the most of them.

LIVE STOCK.

Some changes have been made in the live stock, particularly in the addition of a Guernsey bull, the gift of Mr. C. N. Beach of Vine Hill Farm at Elmwood, and a Guernsey heifer, purchased from Mr. Brown.

The farm horses are well adapted to the heavy work of the farm and the road. The driving horse is now in excellent condition, while a year ago it was a matter of doubt whether she would recover from a serious lameness which, for a time, almost disabled her from ordinary service.

CROPS.

Our crops include most of the common varieties of grain and vegetables, also forage of various kinds. These have been quite satisfactory when we compare them with our outlay of fertilizers for their production.

The hay crop suffered most severely from drouth, as it has for a number of years. This fact suggests to us the question, whether our changed climatic conditions should not teach us to make this more an incidental and less an objective crop in our farm economy.

We are able to report a large increase of forage over last year. Our corn fodder is a most valuable feed, and furnishes an excellent substitute, if not a full equivalent, for as many tons of hay, grown at a much greater cost. Our roots, also, are a very essential and valuable food for all classes of farm stock.

PERMANENT IMPROVEMENTS.

I have but little to report in this department. Beyond the completion of the removal of boulders from two fields where most of the digging and blasting had been done prior to the enactment of the legislative prohibition, but little has been done. Even the erection of a very cheap building for the comfort of our "aesthetic" poultry, has thus far been postponed, though the material, furnished by the farm, was in readiness, and the students would have put it into form.

EXPERIMENTS.

Our limited means have prevented us from attempting anything in the way of costly experiments. Besides the cost of conducting experimental work upon the farm in labor and material, there is the element of uncertainty in results, so that the simple question of economy would lead us to adopt those methods which are already well understood and surest to result in success. I trust the time will yet come when we shall be permitted to aid in solving, by careful experiment, some of the questions which are pressing us with their importance.

DAIRY.

At the beginning of the year we had seven cows. Our dairy animals now number the same, as two have been sold, and two heifers have since been added, one from the farm, and one by purchase. The quality of these animals is superior, as I think the record of butter and milk given below will show. Our butter, which is made with the help of a Moseley Creamer at the farmhouse, under the direction of Mrs. Goddard, is of excellent and uniform quality. We need more cows for the coming season. A number of heifers reared upon the farm will soon increase the number, which should not be less than twelve. There have been made during the year 1,534 pounds of butter. Besides this, 3,781 quarts of new milk have been furnished to the school boarding department.

In closing my report, allow me to return to you all my thanks for your many expressions of confidence in my well-intended efforts to aid you in making the Storrs School what its generous founder hoped it might become, under the fostering care of the State and your wise direction.

L. P. CHAMBERLAIN, *Farm Supt.*

FARM AND GARDEN PRODUCTS, 1885.

18	tons of hay (new seeding),	.	.	.	\$288.00
6	tons of stock hay,	.	.	.	72.00
4	tons of swamp hay,	.	.	.	40.00
10	tons of corn fodder,	.	.	.	140.00
1½	tons of rye straw,	.	.	.	18.00
3½	tons of oat straw,	.	.	.	42.00
1	ton of Hungarian hay,	.	.	.	16.00
¾	ton of squashes,	.	.	.	22.50
247	bushels of mangolds,	.	.	.	49.40
76	bushels of table beets,	.	.	.	19.00
113	bushels of fall turnips,	.	.	.	11.30
70	bushels of Swedish turnips,	.	.	.	17.50
15	bushels of carrots,	.	.	.	3.00
5	bushels of parsnips,	.	.	.	2.00
4	bushels of onions,	.	.	.	3.00
15	bushels of green corn,	.	.	.	11.25
6	bushels of green beans,	.	.	.	6.00
5	bushels of dry garden beans,	.	.	.	10.00
8	bushels of field beans,	.	.	.	12.00
5	bushels of peas,	.	.	.	5.00
20	bushels of tomatoes,	.	.	.	12.00
10	bushels of spinach,	.	.	.	5.00
11	bushels of cucumbers,	.	.	.	8.25
12	bushels of pears,	.	.	.	6.00
60	bushels of apples,	.	.	.	15.00
10	bushels of sweet corn, for seed,	.	.	.	5.00
547	bushels of ears of field corn,	.	.	.	164.10
175	bushels of oats,	.	.	.	70.00
47	bushels of rye,	.	.	.	32.90
21	bushels of buckwheat,	.	.	.	12.60
530	bushels of potatoes,	.	.	.	265.00
64	quarts of raspberries,	.	.	.	6.40
40	quarts of currants,	.	.	.	4.00
17,641	quarts of milk,	.	.	.	529.23
640	pounds of pork,	.	.	.	38.40
173	pounds of poultry,	.	.	.	25.95
200	pounds of rhubarb,	.	.	.	5.00
500	cabbages,	.	.	.	20.00

LIVE STOCK ON FARM, Dec. 31, 1885.

1	pair of oxen,	.	.	.	.	\$180.00
1	pair of two-years-old steers,	.	.	.	.	100.00
1	Guernsey bull (Marim),	.	.	.	.	100.00
1	Guernsey heifer,	.	.	.	.	150.00
1	Durham heifer,	.	.	.	.	75.00
6	grade cows,	.	.	.	.	250.00
3	grade heifers,	.	.	.	.	75.00
2	grade calves,	.	.	.	.	30.00
1	pair farm horses,	.	.	.	.	400.00
1	family horse,	.	.	.	.	100.00
4	breeding swine,	.	.	.	.	60.00
1	fat hog,	.	.	.	.	15.00
4	pigs,	.	.	.	.	15.00
35	Plymouth Rock fowls,	.	.	.	.	26.25
1	trio bronze turkeys,	.	.	.	.	12.00
						<hr/>
						\$1,388.25

Farm implements on hand, December 31, 1885,

Aggregate valuation, \$940.00

Joiner's tools, axes, and saws on hand Dec. 31, 1885,

Aggregate valuation, \$32.50

TABLE SHOWING AMOUNT OF LAND DEVOTED TO EACH CROP.

5	acres of field corn.
$\frac{1}{2}$	acre of sweet corn.
$\frac{3}{4}$	acre of fodder corn.
4	acres of oats.
$2\frac{1}{2}$	acres of rye.
3	acres of potatoes.
$\frac{1}{2}$	acre of mangolds.
$\frac{1}{4}$	acre of turnips.
$1\frac{1}{2}$	acres of garden products.
2	acres of buckwheat.
$\frac{1}{4}$	acre of field beans.
$1\frac{1}{2}$	acres of soiling.
$\frac{1}{2}$	acre Hungarian.

Office furniture,	.	.	.	.	.	\$30.50
Library,	.	.	.	.	.	825.00

Physical and Chemical Apparatus and Chemicals,	\$725.00
Biological Laboratory,	220.44
Household furniture,	1,950.60
Dining-room and kitchen furniture,	320.50
Laundry,	35.40

LABOR OF STUDENTS.

Farm,	\$1,075.33
School,	167.86
Boarding Department,	133.92
Farm and School Buildings,	35.22

The following schedules indicate the amount of time given to lectures, recitations, and laboratory work in each study during the year:

WINTER TERM, 1885.

SENIOR CLASS.

	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.
Stock Breeding,.....	2-3	.....	2-3	2-3	.....
Rhetoric,	3-4	.....	.....	.....	.....
Science of Agriculture,....	.....	2-3	.....	.....	2-3
Organic Chemistry,.....	.....	.....	.....	3-4	.....
Cattle Feeding,.....	.....	3-4	3-4	.....	.....
Zoölogy,.....	.....	.....	.....	.....	3-4
Surveying,.....	4-5	4-5	4-5	4-5	4-5

JUNIOR CLASS.

	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.
Geology,.....	9-10	9-10	.....	.....	.....
Botany,.....	10-11	.....	9-10	.....	.....
Physiology,.....	.....	.....	.....	9-10	8-9
Zoölogy,.....	.....	.....	.....	.....	9-10
Chemistry,.....	.....	10-11	10-11	10-11	10-11
Physics,.....	11-12	11-12	11-12	11-12	11-12

SPRING TERM, 1885.

SENIOR CLASS.

	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.
Cattle Feeding,.....					2-3
Science of Government,...	2-3	2-3			
Botany,.....		3-4	2-3		
Political Economy,.....				2-3	3-4
Fertilizers,.....	3-4				
Rhetoric,.....	4-5				4-5
Book-keeping,.....		4-5			
Surveying,.....			3-5	3-5	

JUNIOR CLASS.

	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.
Zoölogy,.....	9-10				
Geology,.....	10-11	9-10			
Physiology,.....			9-10	9-10	
Botany,.....					9-10
Chemistry,.....	10-12	10-12	10-12	10-12	10-12

Owing to the absence of Prof. Washburn in Germany, the following schedule was followed during the first five weeks of the term, till October 28th.

FALL TERM, 1885.

SENIOR CLASS.

	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.
Botany,.....	2-3	2-3	2-3	2-3	2-3
Stock Breeding,.....	3-4	3-4	3-4	3-4	3-4
Entomology,.....	4-5		4-5	4-5	
English,.....		4-5			4-5

JUNIOR CLASS.

	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.
Physiology,.....	9-10	9-10	9-10	9-10	9-10
Botany,.....	10-11	10-11	10-11	10-11	10-11
Anatomy and Physiology of Domestic Animals,...	11-12	.....	11-12	.....	11-12
English, .....	.....	11-12	.....	11-12	.....

After October 28th to the close of the term, December 22d, the following schedule was used:

SENIOR CLASS.

	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.
Botany,.....	.....	2-3	2-3	.....	.....
Stock Breeding,.....	.....	.....	.....	2-3	2-3
Entomology,.....	2-3	.....	.....	.....	.....
Organic Chemistry,.....	3-4	3-4	3-4	3-4	3-4
Agricultural Chemistry,...	4-5	4-5	.....	.....	.....
English,.....	.....	.....	4-5	4-5	4-5

JUNIOR CLASS.

	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.
Physiology,.....	.....	9-10	9-10	.....	.....
Botany,.....	.....	.....	.....	9-10	9-10
Anatomy and Physiology of Domestic Animals,...	9-10	.....	.....	.....	.....
Chemistry,.....	10-11	10-11	10-11	10-11	10-11
Physics,	11-12	11-12	11-12	11-12	11-12

COMMENCEMENT EXERCISES.

The graduating exercises of the third class completing the prescribed course of study were held in the Congregational Church, June 19. The following is the programme presented on that occasion:

PRAYER.

MUSIC BY ORCHESTRA.

EXERCISES OF THE GRADUATING CLASS.

ROBERT A. AYER, Saybrook
Bees and their Management.

HORACE S. EATON, Chaplin
Force on the Farm.

SOLO, Miss Marion Keeney
"The Quaker's Daughter."

FRANK E. FENNER, Mansfield
The Climatic Influence of the Forest.

ARCHER C. FORD, Romford
The Formation of Soils.

MUSIC BY ORCHESTRA.

ROYAL E. MEYERS, Litchfield
Insects Injurious to the Garden.

ISAAC B. WAKEMAN, Saugatuck
Progressive Agriculture.

SOLO, Miss Marion Keeney
"Sailed."

ADDRESSES BY HIS EXCELLENCY, GOV. HENRY B. HARRISON,

HON. WM. EDGAR SIMONDS.

MUSIC BY ORCHESTRA.

HON. CHARLES M. JOSLYN.

MUSIC BY ORCHESTRA.

CONFERRING OF DIPLOMAS.

BENEDICTION.

THE LIBRARY.

During the year the library has received 235 bound volumes, besides a large number of pamphlets. Of these Mrs. Storrs, wife

of the late Charles Storrs, gave 128 volumes, comprising the complete works of Sir Walter Scott, Dickens, Thackeray, Cooper, and Washington Irving.

Mr. Thomas E. Porter of New York city, gave nine volumes of rural affairs, and a few other books, and the majority of the remaining volumes by which the library was increased during the year were contributed by various friends of the school, while a few were purchased by money from our library fund.

GIFTS TO THE SCHOOL.

Mr. C. H. Beach of Hartford, gave a two-years-old thorough-bred Guernsey bull. The Barnes Manufacturing Company of New Haven, a number of locks for the boys' rooms. Mr. E. L. French of Central Village, a "Little Giant" root, bog, and stone puller. Rev. J. T. Pettee of Meriden, a telescope. Marks Bros. of Church street, Hartford, a quantity of pineapples and oranges. Mr. J. B. Olcott of South Manchester, several frames with mounted specimens of grasses.

The following list of papers is contributed by the publishers and other friends, for the boys' reading room: *The Connecticut Courant*, *The Connecticut Farmer*, *Willimantic Journal*, *Willimantic Chronicle*, *American Agriculturist*, *The Rural New Yorker*, *Farmer's Advocate*, *New England Farmer*, *Coöperative Poultry Post*, *The Religious Herald*, *Massachusetts Ploughman*, *Illustrated Christian Weekly*, *Gleanings in Bee Culture*, *New York Semi-Weekly Tribune*, and *American Grange Bulletin*.

PUBLIC LECTURES.

In conformity to our custom of the former year, we arranged a course of lectures on general topics, occurring on alternate Friday nights, and extending through the winter and spring. They were always open to the public, and these gentlemen all gave their services to the school. The following is the list of lecturers, with their subjects, given in the order in which they occurred:

Rev. S. R. Free, Willimantic; The Word of God.

Mr. S. Cables, Thomaston; My Experience upon the Farm.

Rev. Beverly E. Warner, Stratford; How and What to Read, and Why.

Sec. T. S. Gold, West Cornwall; The New Orleans Exposition.

Prof. H. H. Goodell, Amherst, Mass.; The Ancient Guilds of England.

Dr. F. E. Rice, D.V.S., Hartford; Facts which Ought to be Known by Every Stock-owner.

Rev. J. P. Hawley, Stafford Springs; Trip to Colorado and the West.

Prof. Manly Miles, Amherst, Mass.; Life on the Farm, and Breeds of Cattle; illustrated.

Mr. J. B. Olcott, South Manchester; Grasses.

Prof. L. Pratt, Hartford; Methods of Teaching Deaf Mutes.

Hon. Mortimer Whitehead, New Jersey; The Grange.

The Home Circle Orchestra of North Coventry and Mansfield, Mr. W. C. Lee, leader, gave one concert in the course; also furnished a part of the music at our commencement exercises.

Besides these lectures in the general course, Dr. W. D. Critcherson, D.V.S., of Norwich, kindly gave his services, in a course of six lectures, to the students of the school and the farmers of the vicinity, on various topics connected with veterinary science.

CATALOGUE OF STUDENTS FOR THE YEAR 1885.

CLASS OF 1885.

Robert A. Ayer,	Saybrook, Middlesex Co.,	Conn.
Horace S. Eaton,	Chaplin, Windham Co.,	"
Archer C. Ford,	Romford, Litchfield Co.,	"
Frank E. Fenner,	Gurleyville, Tolland Co.,	"
Royal E. Meyers,	Litchfield, Litchfield Co.,	"
Isaac B. Wakeman,	Saugatuck, Fairfield Co.,	"

CLASS OF 1886.

John H. Atkins,	Middletown, Middlesex Co.,	Conn.
Eugene A. Bailey,	Middlefield, Middlesex Co.,	"
Edgar S. Blair,	East Windsor Hill, Hartford Co.,	"
Will. L. Chamberlain,	Mansfield, Tolland Co.,	"
Fred. S. Coe,	Middlefield, Middlesex Co.,	"
John H. Gardiner, Jr.,	Taftville, New London Co.,	"
Selden W. Hayes,	Granby, Hartford Co.,	"
Bruce Hough,	Weatogue, Hartford Co.,	"
Henry R. Hayden, Jr.,	East Hartford, Hartford Co.,	"
Edgar J. Leavenworth,	Redding Center, Fairfield Co.,	"
John B. Perry,	Clark's Falls, New London Co.,	"
Arthur L. Reed,	Rockville, Tolland Co.,	"
Fred. A. Robinson,	Glastonbury, Hartford Co.,	"
Ira B. Smith,	Hartford, Hartford Co.,	"

CLASS OF 1887.

Elijah S. Abel,	Bozrahville, New London Co.,	Conn.
Fred. W. Barnes,	Windsor, Hartford Co.,	"
James E. Birge,	Torrington, Litchfield Co.,	"
Wm. H. Doyle,	Meriden, New Haven Co.,	"
Fred. Farwell,	Mansfield, Tolland Co.,	"

Fred. A. Gallup,	Norwich, New London Co.,	Conn.
Dexter E. Hall,	Meriden, New Haven Co.,	"
Wm. J. Irwin,	Middletown, Middlesex Co.,	"
Wm. S. Lee,	Hanover, New London Co.,	"
John H. Merrill,	Niantic, New London Co.,	"
John E. Perry,	Oxford, Fairfield Co.,	"
Sidney H. Perry,	Clark's Falls, New London Co.,	"
Eckly R. Storrs,	Spring Hill, Tolland Co.,	"
Albert E. Sumner,	Eastford, Windham Co.,	"
E. F. Weed,	So. Norwalk, Fairfield, Co.,	"
J. W. Yeomans,	Mansfield Center, Tolland Co.,	"

Whole number of students present during the year, 36.

CALENDAR.

Winter Term begins, - - -	January 4, 1886.
Term Examinations, - - -	March 23-25, 1886.
Spring Vacation, - - -	March 27 to April 5, 1886.
Spring Term begins, - - -	April 5, 1886.
Annual Examinations, - - -	June 10-17, 1886.
Fifth Annual Commencement, -	June 18, 1886.
Fall Term begins, - - -	September 22, 1886.

Address all communications to

STORRS AGRICULTURAL SCHOOL,

MANSFIELD, CONN.

TREASURER'S REPORT.

J. P. BARSTOW, *Treasurer,*

In account with STORRS AGRICULTURAL SCHOOL.

1885.	Dr.	
Jan. 1.	Cash on hand, - - - - -	\$38.77
	“ Prof. Koons (board and tuition), -	637.72
Feb. 17.	“ for note given to raise money to pay provision bills, - - - - -	297.30
March 2.	“ board and Prof. Koons' expense Leg. Com., - - - - -	49.66
April 2.	“ Comptroller, - - - - -	1,250.00
	“ board and tuition, - - - - -	604.24
May 19.	“ sundries, - - - - -	34.00
“ 31.	“ for note as above, - - - - -	148.43
	“ board and tuition, - - - - -	23.44
June 30.	“ Comptroller, - - - - -	1,250.00
	“ “ - - - - -	1,200.00
	“ pig sold, - - - - -	36.00
	“ board and tuition, - - - - -	379.66
		<u>\$5,949.22</u>

1885.	Cr.	
Jan. 1.	Paid salaries due Dec. 31, 1884, - - -	\$911.72
	“ “ from January to July, 1885, -	1,565.34
	“ provisions, - - - - -	1,465.19
	“ repairs farm buildings, - - - - -	226.25
	“ seeds, fertilizers, feed for stock, farm labor, - - - - -	566.34
	“ farm and laboratory instruments and tools, - - - - -	137.96
	“ school and laboratory supplies, - -	316.57
	“ sundries, - - - - -	302.21
	“ “ paid bank notes, - - - - -	450.00
	Balance to new account, - - - - -	7.64
		<u>\$5,949.22</u>

This will certify that we have examined the foregoing account of J. P. Barstow, Treasurer of the Storrs Agricultural School, compared the vouchers therewith and find the same correct, showing a balance in the hands of the Treasurer amounting to seven dollars and sixty-four cents (\$7.64).

GEORGE M. GUNN, } *Auditors*
THOMAS A. LAKE, } *Public Accounts.*

HARTFORD, Sept. 2, 1885.

REPORT
OF THE
AGRICULTURAL SCHOOL COMMISSION,
APPOINTED BY THE
GENERAL ASSEMBLY
In 1885.

[PRINTED BY ORDER OF THE LEGISLATURE.]

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1886.

REPORT

• OF THE

AGRICULTURAL SCHOOL COMMISSION.

To the General Assembly :

This Commission was created by the following joint resolution of the General Assembly of A.D. 1885 :

Resolved by this Assembly, That a Commission, composed of one Senator and four Representatives, to be elected by ballot in their respective Houses, shall be appointed to ascertain whether a full title to the Storrs Agricultural School can be acquired by gift; if not, at what price such title can be acquired by purchase; and, in the latter case, if the price is deemed unreasonable by said Commission, then said Commission to ascertain whether some other property, suitable for a State Agricultural School, situated in Tolland County, can be acquired at a reasonable price, which said Commission shall report fully to the next General Assembly, with its recommendations in the premises. Said Commission shall not be paid for its services, but its actual expenses shall be paid by the State."¹

DOINGS OF THE COMMISSION.

The entire Commission visited the Storrs School, at Mansfield, May 26, 1885, and examined with care the buildings and land. May 27, 1885, Charles Phelps, counsellor-at-law,

¹ If this resolution be construed with the strictness of a penal statute, it may be considered that the Commission has reported upon matters outside of its instructions; but if it be construed liberally, as its remedial nature entitles it to be, then the Commission might be open to criticism if it had failed to "report fully . . . with its recommendations in the premises."

Rockville, Conn., was instructed to search and report upon Augustus Storrs' title to this property, Mr. Storrs being the grantor, from whom the State derives such title as it has. This search developed questions difficult of solution, and Mr. Phelps was unable to make his report till in August, 1885. This report was partly oral, and was practically to the effect — as understood by the Commission — that Mr. Storrs' title was practically a good one, but not legally so, the Commission receiving the impression that the legal defects were practically curable.

The Commission met at Hartford, August 25, 1885, considered Mr. Phelps' opinion, decided to have additional legal expression on the questions pertaining to the Storrs title, and the same day instructed Willard Eddy, counsellor-at-law, Hartford, to search this title and report thereon with all reasonable dispatch.

The title to the said Storrs Agricultural School is limited by expressions in Augustus Storrs' deed of April 15, 1881, in words as follows:

“To have and to hold the above described premises unto them, the said trustees of the Storrs Agricultural School, and their successors in office, for so long a time as the said Storrs Agricultural School shall be maintained by the State of Connecticut upon said premises, and upon the express condition and reservation that upon the abandonment of said premises, or the discontinuance or abolition of said Storrs Agricultural School by the said trustees or their successors in office, the premises are to revert to the said party of the first part, his heirs or assigns.”

August 29, 1885, Mr. Simonds, who had been chosen chairman of the Commission, addressed an unofficial letter to Augustus Storrs, discussing the situation at some length, and asking Mr. Storrs if he were willing to convey his title to the State without limitation or restriction. This letter Mr. Storrs answered, saying in substance that he was not willing so to do.

The Commission met at Hartford, October 1, 1885, considered this unofficial correspondence, and instructed the chairman to write Augustus Storrs officially the same letter,

in substance, as the unofficial letter of August 29, 1885, which instruction was complied with. At this meeting of October 1, 1885, the Commission — not anticipating any change in the attitude of Augustus Storrs as to an unrestricted conveyance of his title — appointed Messrs. Miles and Clark, members of the Commission, a committee to ascertain whether other property, suitable for a State Agricultural School, could be procured in Tolland County, and the price thereof. Letters were immediately written to the members of the House of Representatives of 1885, in all the towns of Tolland County, asking for reference to properties on sale and suitable for the purpose in hand. A number of answers were received to these letters, and on the 10th, 11th, and 12th days of November, 1885, Messrs. Miles and Clark visited farms mentioned in these answering letters located in South Coventry, Columbia, Bolton, Somers, and Ellington.

The property which seemed to them most suitable for the purpose in hand was the farm of Samuel F. Ticknor, at Columbia Green, in the town of Columbia. The Commission was summoned to examine the Ticknor property, and again examine the Storrs School buildings, November 19, 1885. Messrs. Brewster and Mead were not able to be present on that day, but Messrs. Miles, Clark, and Simonds made such examination.

Augustus Storrs' answer to the official letter already mentioned was dated November 30, 1885, and was received December 1, 1885; a copy thereof is annexed; it is in substance to the effect that he is willing to make unrestricted conveyance of his title.

The Commission met at Hartford, December 4, 1885, considered Willard Eddy's written opinion (hereto annexed) and Augustus Storrs' letter of November 30th. Although, as appeared from Mr. Storrs' letter, he was then willing to make an unrestricted conveyance of his title to the State, the defects in Mr. Storrs' title, developed by the legal investigation, were such as to make it seem advisable to the commission to enter upon negotiations for procuring the Ticknor farm, and Mr. Miles was instructed to go to Columbia, accompanied by

legal counsel, search the title to the Ticknor property, and, if found clear, make a written agreement with Mr. Ticknor, giving the State the right to purchase the property at a stated price and within a stated time. Soon afterwards Mr. Miles complied with these instructions, the accompanying counsel being Charles M. Joslyn, counselor-at-law, Hartford. Mr. Ticknor's title was found good, and Mr. Ticknor gave his written agreement, dated December 17, 1886, to sell his farm to the State at any time before July 1, 1886, for a sum not exceeding seven thousand and five hundred dollars.

December 22, 1885, the chairman of the Commission formulated the facts connected with Augustus Storrs' title to the Mansfield property in duplicate letters (copy annexed hereto), one of which was sent to Charles Phelps already mentioned, and the other to George G. Sill, counselor-at-law, Hartford, for their written opinions thereon. Their answers are annexed thereto.

The Commission met at Hartford, December 29, 1885, and considered the written opinions of Messrs. Sill, Phelps, and Eddy; also the said agreement of S. F. Ticknor; also plans and estimates of cost (annexed hereto) for a suitable building for a State Agricultural School, which George M. Clark of the Commission had personally prepared without expense to the State. The Commission then

Voted, That in the opinion of the Commission Mr. Augustus Storrs has not, and cannot, give the State a "full" or a satisfactory title to the Storrs Agricultural School property.

Voted, That this Commission recommend the purchase of the Samuel F. Ticknor property for the purposes of an agricultural school.

Voted, That this Commission recommend the erection of a school building in accordance with the plans submitted.

The Commission met at Hartford January 13, 1886. Messrs. Brewster and Mead severally reported that they had visited the Ticknor farm since the last meeting of the Commission, and were not entirely satisfied therewith. It was

Voted, That the Commission reconsider its vote recommending the purchase of the S. F. Ticknor property.

The Commission met at Hartford January 19, 1886. Messrs. Brewster, Miles, and Mead reported upon their examination made that day of the farm in Mansfield belonging to the estate of Stephen Stearns, deceased; and it was thereupon

Voted, That the Commission is in favor of having the State purchase the Stephen Stearns farm in Mansfield for the purposes of an agricultural school, provided a good title to the same can be had, and also provided that the property can be purchased for a sum not to exceed eight thousand dollars.

The same day written instructions were sent to W. A. Briscoe, counselor-at-law, Norwich, Connecticut, to search the title and procure such agreement. Mr. Briscoe has since reported the title good, and has procured an agreement, transmitted herewith, for a conveyance to the State of a good title to the Stearns property at any time before July 1, 1886, for a sum not to exceed eight thousand dollars.

THE STEARNS FARM

is situated in the town of Mansfield, and contains about three hundred acres of land; the probate records give the number as 291, but we are of opinion that on measurement it is more likely to exceed three hundred acres than to fall below that figure. From one hundred to one hundred and twenty-five acres are cultivated land, and these form mainly a solid block next and around the farm buildings. The dwelling consists of a main building, two stories high, 41x42 feet, with an ell at the rear 41x41 feet, all in excellent order. The barn is 40x75 feet, with basement; this is also in excellent order. An abundant supply of pure water runs into the house, the barn, and out-buildings. This has been used as a milk farm, supplying Willimantic, for fifteen years. Over thirty head of cattle are kept upon it now. The property is about three miles from Willimantic, on an elevation giving wide and pleasing views of the surrounding country in different directions. The healthfulness of the situation is unexceptionable. There is the requisite diversity of meadow, pasturage, woodland, etc., to fit it for the purposes of an agricultural school.

The objections quickest to arise are that it is three miles

distant from church and post-office. Such objections may be almost as quickly answered: The school properly constituted will have fifty students; a proper school-building will have a room suitable for religious services, which can and should be there held.

It seems to be entirely practicable to have a post-office established at the school; but if not, a daily service can be easily arranged. Telephonic communication is close at hand.

We beg to say, in closing, upon this particular point, that it is perfectly evident that so long as there is any possible prospect that the State can be induced to purchase any other property than the one upon which this or any other Commission shall decide, just so long there will be abundant criticism of any proposed site.

THE STORRS TITLE.

The following are the facts with reference to a substantial portion of the property known at present as the Storrs Agricultural School. Edwin Whitney owned the same, and by deed of September 24, 1866, conveyed it to the trustees of the Connecticut Soldiers' Orphans' Home, with the provision "that if at any time said grantees, or their successors in office, shall abandon the use of said premises for the purpose intended and specified in their said act of incorporation, then said grantees, and their successors in office, shall pay the market value of said property derived from the grantor, to the selectmen of said Mansfield, and the same shall constitute a fund of which said selectmen, and their successors in office, shall be trustees, the interest of which shall be applied by said selectmen to aid indigent young men of said town of Mansfield in fitting themselves for the evangelical ministry; but no more than one hundred dollars shall be furnished to any one person during his whole course of study; and provided that in case the interest of said fund should not be absorbed by donations to said indigent young men of said Mansfield, as aforesaid, then the surplus shall be applied by said selectmen in aid of other indigent young men in this State fitting for the evangelical ministry."

Edwin Whitney died August 26, 1867. He left a widow, Minerva B. Whitney; also a daughter, Mary, who died the same day, and a daughter, Edwina, was born to him February 26, 1868. In 1875 the premises were abandoned by the trustees of the Connecticut Soldiers' Orphans' Home. By deed dated April 3, 1877, said trustees assumed to convey all their interest in said property to the said widow, Minerva B. Whitney. By deed of May 1, 1876, the selectmen of the town of Mansfield assumed to convey the interest of the town of Mansfield in and to said premises to said Minerva B. Whitney. Both of these conveyances were without an actual valuable consideration.

In February, 1878, proceedings were had in the Probate Court for the district of Mansfield (where the land was and the parties lived) looking toward the appointment of said Minerva B. Whitney as guardian of said Edwina Whitney; but this appointment was never consummated. Immediately afterward, however, a petition was brought to said Probate Court setting forth that said Minerva B. Whitney was guardian as aforesaid, and asking for an order of sale of said minor's interest in said property; thereupon the court found that said Minerva B. Whitney was guardian, as aforesaid, and issued the desired order of sale; thereupon the said Minerva B. Whitney, proceeding as if she were guardian, as aforesaid, by deed dated March 26, 1878, assumed to convey to Augustus Storrs the interest of said minor in said property. By deed of the same date last mentioned the said Minerva B. Whitney conveyed her own interest in said property to said Augustus Storrs. The consideration paid by Mr. Storrs was a valuable one.

Those who desire to study the questions connected with the legal status of Augustus Storrs' title to the Mansfield property are referred to the legal opinions which accompany this report. No two of these three legal opinions take the same view of the travel of the title after it quitted Edwin Whitney. All three of these opinions agree to the proposition that Augustus Storrs' title is not legally perfect. The Commis-

sion submits as a clearly apparent proposition that the facts present at least the following disputable questions :

First. Since the conveyance by the trustees of the Soldiers' Orphans' Home to Minerva B. Whitney was destitute of a valuable consideration, does not the land thereby assumed to be conveyed now stand charged with the trust for the benefit of the students for the evangelical ministry ?

Second. Is the land above quoted from Edwin Whitney's deed a *condition* ? If so, was it broken ? If broken, did the land become forfeited to Edwin Whitney's heirs ? If so forfeited, has not Edwina Whitney now a right of entry ?

The title is clearly in such a condition as to afford in the future (as it has afforded in the past when its difficulties were only dimly comprehended) a basis for objections, in the Legislature, to decent appropriations for the school by those who are opposed to any and all State agricultural schools, as well as by those who honestly doubt the expediency of expending the public money upon property the title to which is clouded.

[It is to be remarked at this point that the foregoing observations upon Augustus Storrs' title pertain to that title as it was November 21, 1885. It has lately been reported to us that of late steps have been taken with the object of freeing the Storrs title from cloud. Mr. Eddy has added to his original report supplemental matter (see sections 49 to 58 inclusive) treating this late attempt to free the Storrs title; this supplemental report is against the efficacy of this late effort. In the opinion of the Commission these later doings do not free the Storrs title from doubt, and substantially have the effect of simply adding other doubtful questions to those already discussed. The value of the property in question being \$5000 or more, a widow's dower being simply a life use of one-third, and these later proceedings assuming to give the daughter, Edwina, only \$1,000, no study is needed to determine what a court would do on appeal from these proceedings.]

ADEQUACY OF THE STORRS SCHOOL BUILDINGS.

In the opinion of this Commission the school building at Mansfield is entirely inadequate for the purposes of a State Agricultural School. Such a school should accommodate not less than fifty students. In a two years' course of instruction (and less is clearly inadequate) an aggregate of fifty students will furnish only twenty-five graduates yearly. There are one hundred and sixty-seven towns in the State; nearly all agricultural to a greater or less degree. Twenty-five yearly graduates, regularly distributed town-wise, will give each town a graduate only once in about six years. There is no danger of over-stocking the State in such a rate of supply. The school building at Mansfield has rooms for only twelve students (these individually insufficient and inadequate) giving a maximum yearly graduation of only six scholars. Whether the school remain in its present location in Mansfield, or be moved elsewhere, a new and proper building is absolutely necessary. The general appearance of the school building at Mansfield is that of a three-story dwelling, fronting on the street, with a two-story ell, of disproportionate size, extending straight backward at the rear, with a lateral wing at the rear end of the ell. The land slopes so sharply to the street that the ell is on the level of and connects with the second story of the main building. The main building is about 38 feet front by 32 feet deep; the ell is about 53 feet by 23 feet wide. The wing before referred to is 29 feet by $24\frac{1}{2}$ feet. This building has to afford instructors' quarters, dormitory for students, dining-room, library, kitchen, recitation-rooms, offices, laboratories, and all other requisites for such an institution. With the possible exception of the dining-room, the building is painfully inadequate in its appointments. For instance, the students' bed-rooms are only twelve in number; are only ten feet long by seven feet wide, with an average height of about seven and one-half feet.

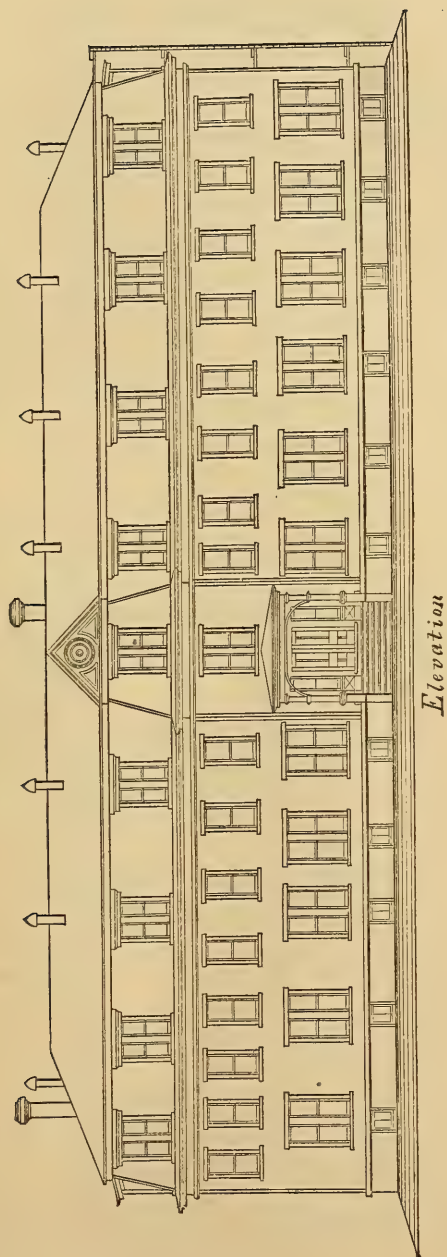
The building was constructed for other purposes than those for which it is used, and the original construction was very frail. It has been altered by tearing out partitions, thereby

still further weakening the structure. The floor-joists of the students' sleeping-rooms, over the dining-room, are so light that mortar is constantly dropping off the ceiling underneath. Heating, ventilation, and light are all poor. From our point of view the need for a new building is imperative.

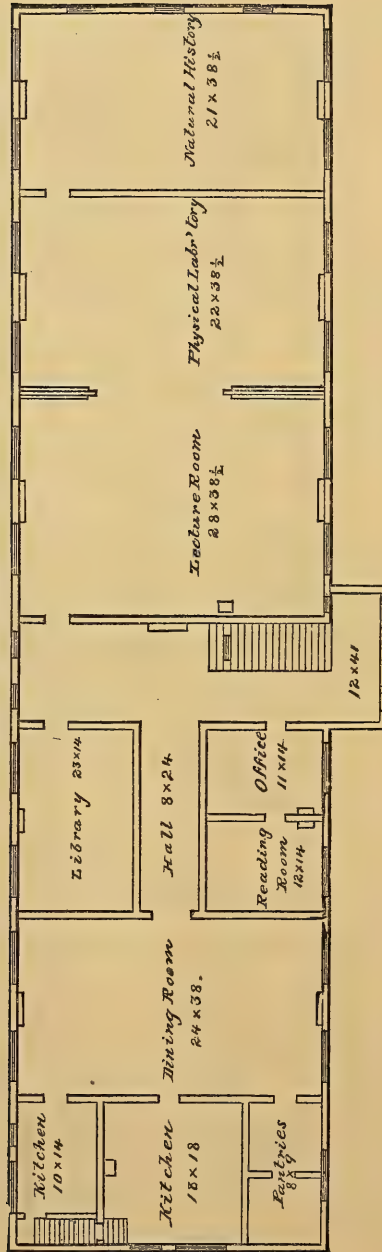
PROPOSED NEW SCHOOL BUILDING.

The Commission has asked and received from the officers of the school their ideas of what, in substance, a new building should be. The members of the Commission have studied this question carefully. As the result of this study they present herewith plans and estimate for a new and suitable building, prepared by George M. Clark, a member of this Commission, without expense to the State. It will accommodate over fifty students, and will cost not to exceed twenty-four thousand dollars.

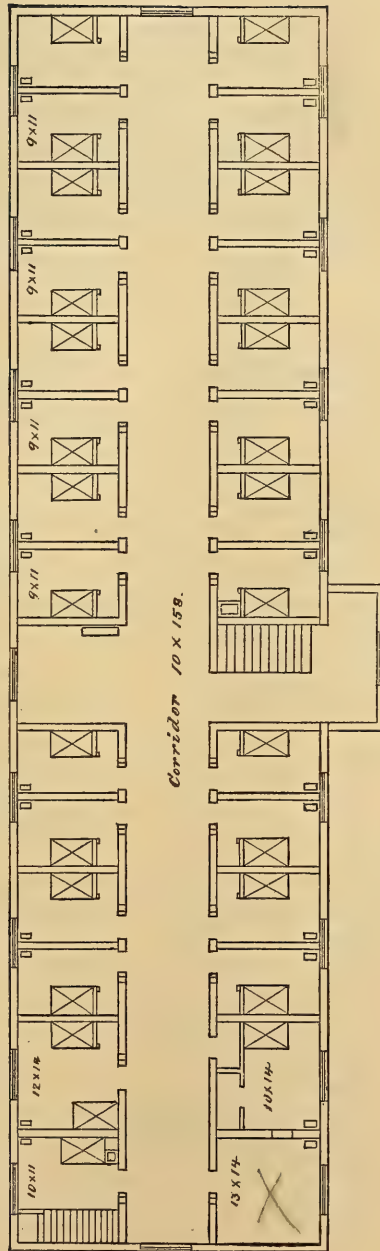
The plans just referred to illustrate a building for an Agricultural School 160 feet long by 40 feet wide; height of cellar studs 10 feet; first floor 12 feet; second and third floors 10 feet each in the clear when finished. The floor-joists are to be 12 inches deep, and the second floor over the large rooms is to be supported by twelve-inch wrought-iron beams. The frame for the outside and partition walls to be six inches deep. The rafters and third-floor ceiling joists are to be eight inches deep. The floors to be of two thicknesses with deafening felt between. The outside walls to be boarded, sheathed with paper and overlaid with clapboards. The Mansard roof to be overlaid with slate and the main roof with tin. The first floor is divided into twelve rooms, viz., natural and physical laboratory, lecture-room, drinking-room, two kitchens, two pantries, hall, library, and offices. The second and third floors are divided into forty-eight single sleeping rooms; four double sleeping rooms; two rooms for officers' quarters, together with the halls and stairways. All of the rooms are to be well ventilated, and heated by steam. The foundation walls are to be made of solid stone masonry. The supporting piers, partitions in the cellar, and the trimmings are to be of brick, and the cellar floor is to be overlaid with



Plan of First Floor.



Plan of Second and Third Floors.



*Clark,
arch.*

cement. All the walls and ceiling above the first floor are to be plastered with two coats of mortar and hard finished. The halls and school-rooms are to be wainscoted. The inside trimmings to be finished with oil; the outside to be painted as desired. The windows to be of the size and placed substantially as shown upon the plans. Full detail plans and specifications will be furnished without cost to the State.

ESTIMATE OF COST.

161 1st floor joists, 3 x 12 x 40,	.	.	193.20 feet.
161 2d floor joists, 2½ x 12 x 40,	.	.	161.00 "
161 3d floor joists, 2 x 12 x 40,	.	.	128.80 "
425 outside studding, 2 x 6 x 27,	.	.	114.75 "
425 Mansard studding, 2 x 6 x 9,	.	.	38.25 "
180 rafters, 2 x 8 x 10,	.	.	41.40 "
125 ceiling joists, 2 x 8 x 37,	.	.	64.20 "
400 1st floor studding, 2 x 6 x 12,	.	.	50.00 "
850 2d floor studding, 2 x 6 x 10,	.	.	85.00 "
850 3d floor studding, 2 x 6 x 10,	.	.	85.00 "
4,000 feet partition beams 2 x 6,	.	.	40.00 "
1,600 feet of plates, 2 x 6,	.	.	16.00 "
2 chestnut sills, 8 x 12 x 160,	.	.	26.00 "
2 sills, 4 x 12 x 16,	.	.	13.00 "
2 sills, 4 x 12 x 40,	.	.	3.20 "
2 sills, 4 x 12 x 8,	.	.	.64 "
1 sill, 4 x 12 x 16,	.	.	.64 "
2 sills, 8 x 10 x 10,	.	.	1.40 "
1 joist, 8 x 10 x 14,	.	.	.98 "
7 joists, 3 x 12 x 15,	.	.	3.50 "
8 joists, 3 x 10 x 13,	.	.	3.00 "

1,070.06

1,070.06 feet of frame at 20 per M.,	.	.	\$2,240.00
5,000 feet of frame for extras,	.	.	100.00
40,000 feet of rough boarding,	.	.	800.00
36,000 feet, 1¼ inch yellow pine matched flooring,	.	.	1,350.00
8,000 feet finishing lumber,	.	.	400.00
5,500 feet yellow wainscoting,	.	.	220.00
10,000 feet clapboards,	.	.	300.00

Joist bridging,	\$50.00
5 12-inch iron beams, 25½ feet, 1 30½ feet,	200.00
153 doors and frames complete,	1,836.00
60 double windows complete,	1,200.00
Stairs and rails,	400.00
Door and window trimmings,	450.00
32 squares of slate,	320.00
7,000 feet tin roofing, no gutters or conductors,	420.00
2½ tons of nails,	150.00
Paper sheathing and transom head-lights,	150.00
Painting and flashing,	1,300.00
8,000 feet cellar wall,	2,000.00
850 yards plastering,	2,550.00
25,000 brick in piers and chimneys,	400.00
700 yards cement cellar bottom,	250.00
Grading,	300.00
Cellar windows and doors,	100.00
Porch and outside steps,	200.00
Deafening felt,	100.00
Concreting masonry at foot of studding,	20.00
Joiners' labor,	2,000.00
Plumbing,	200.00
Fire escape ladders,	200.00
Heating,	3,000.00
Ventilators,	250.00
Window blinds,	600.00
	<hr/>
	\$23,956.00

We are thus careful in giving detailed figures that it may be clearly understood that we are not willing to launch the State upon an unknown sea of expenditure. We unanimously recommend the erection of this building upon whatever land shall be selected for the purpose of an Agricultural School.

WHY HAVE A STATE AGRICULTURAL SCHOOL?

It would be an assumption falling far short of ultimate results to assume that the chief benefits from a State Agricultural School accrue to the farmers of the State. The entire public of the State is the chief beneficiary. The farmers

reap a benefit, but the public reaps a greater one. The farmers are taught how to bring about increased agricultural production, but the public is the chief gainer by this, as it is in all increased production—in manufactures as well as in agriculture. The economic law is elementary. Every one can see that a medical school, sending out large numbers of thoroughly educated physicians, sheds its chief blessings upon the community in general. Every one can as readily see that to bring into a community a regular supply of skilled artisans must result in giving that (community manufactured products of better quality, at reduced rates. The fathers who framed the national constitution acted on this principle when, “in order to promote the progress of science and the useful arts,” in the community at large, they authorized laws for “securing for limited times to authors and inventors the exclusive right to their respective writings and discoveries.” The magnificent success of this scheme is, of itself and alone, enough to conclusively demonstrate that there are substantial limits to the “let things alone” doctrine.

There may be those who will raise the objection that all the students thus educated in an Agricultural School, partly at the expense of the State, will not remain in the State, whereby the State will, to that extent, lose the benefit of its expenditure. To such it may be answered that it is morally certain that the great majority of these students will so remain; that our sister States are not behind us in establishing similar Agricultural Schools; that the inflow of such students can not be much less than the outflow; and that it would be very unwise to entirely forego a great public benefit because we may possibly lose some small fraction of its entirety.

There may be those who attempt to maintain that there is nothing in the condition of the agriculture of the State of Connecticut which calls for any such special consideration as the establishment of a State Agricultural School. The facts are clearly against such a proposition. The commonest observation is sufficient to show a steady increase in deserted farms, and a steady movement of young men and young

women from farm life to commercial, professional, and manufacturing pursuits. There are such deserted farms close by the capital city. Farther away, our hill-sides are becoming dotted with them. The census returns show the decrease in the agricultural population of the hill-towns in unmistakable figures; and this, notwithstanding a certain, steady flow of foreign-born population into our agricultural industry. When it is remembered that our agricultural investment figures in the grand list of the state at (approximately) \$100,000,000, while our manufacturing investment only figures at (approximately) \$50,000,000, the practical importance of a decrease in our agricultural industry becomes at once far too important to be overlooked or neglected.

It is very natural to ask: If the fact be that the agricultural industry of the State of Connecticut is not flourishing, why is this so? The answer is not far to seek, and it has a practical bearing on the question whether we shall have an agricultural school. Discoveries in the science and improvements in the art of agriculture have not kept pace with the discoveries and improvements in the other practical arts and sciences. While enormous strides have been made in manufactures, in transportation, in communication, and commercial methods, agriculture has lagged far behind in the race. Leave out of sight improvements in agricultural machinery, generally made by inventors who are not agriculturists, and we are cultivating our farms after the same methods practiced by our fathers, under conditions which bear no likeness to the present conditions. There is, moreover, the vast and added disadvantage that they worked a virgin soil, and we cultivate an exhausted one. Behind this reason lie other reasons, to wit: we have found manufactures very profitable, and the fruitful West, brought to our doors by railroads, has been too strong for us in agricultural competition. But this scene is shifting. Heavy manufactures of iron and steel are sitting down close by the natural sources of coal and iron; these cannot continue to be brought to New England and the manufactured product returned; the first freight will equal the entire manufacturer's profit of the near future. The spindles

and looms of textile manufactures are moving to the South and South-West, where cotton and wool are grown; again, freight one way will equal the entire manufacturer's profits. The sceptre of manufacturing supremacy, in some things at least, is passing away from New England. Nor will the West continue to prove the hard agricultural competitor of the past. Almost, or quite within the memory of living men, the Genesee valley of New York was the great wheat-field of the nation; to-day it is in Dakota. As a nation we are close to the very farthest limit of our unoccupied fertile lands. In 1885 the reports of the Land Office gave 5,000,000 as the number of acres of the public domain still left of a character available for settlers without capital. According to the same reports the public lands are absorbed at the rate of 20,000,000 acres a year. It is plain that we have practically no public domain left. Meanwhile, the population of the United States increases a million and a half per annum; the absolute increase must be larger with each passing year. It is easily to be seen that in fifty years our population will exceed one hundred and fifty millions. The change in conditions which this will bring will be radical. Subsistence will soon press upon agricultural production with positive and increasing force. The West will have less and less food to send to the East. Nor can the Western farmer even now merely tickle the soil and see it laugh in a bountiful harvest. The question of fertilizers is becoming as vital in the Mississippi valley as it is in New England. The manufacturing outlook for New England grows darker, and its agricultural outlook brighter.

But, after all, will a State agricultural school accomplish anything substantial for the agriculture of the State? Why is not a practical apprenticeship on a farm better than agricultural schooling? That such questions should be seriously asked is one of the anomalies of human nature. To admit that special training is necessary for a minister, a lawyer, a doctor, a civil engineer, a teacher, a sculptor, a painter, etc., etc., and to believe that it is not of equal value to him who is to deal with the chemistry of the soil, the occult forces of the rain and the air, the mystery of germinating seeds, the

adaptability of different fertilizers to different crops, the value of different foods for fattening, for growing, and for milk production, the diseases of high-bred animals, and with insect pests of infinite variety, is a paradox incapable of explanation.

The difficulties with which the successful Connecticut farmer must now contend are, in part, thoroughly scientific in their nature. The problem of learning just what artificial fertilizers can be applied with both absolute and relative profit to every possible variety of soil, is the foremost of these difficulties. To learn to successfully contend with destructive insects and with the diseases of plants, which have followed in the wake of transportation, is another. To master the science of breeding for particular ends in the different domestic animals, is another of vast complexity. Others in variety have been sufficiently indicated.

The science of agriculture is capable of indefinite progression. Constant experimentation is a necessary part of that progression. The single, ordinary farmer has neither time nor money for this purpose; the aggregated farming community can and should find both time and money for it; the agricultural school should be the medium of its exercise. The graduates of the school will carry its scientific and practical learning into the entire agriculture of the State. To pick out and particularize one of the least of the advantages which will flow from an agricultural school, it may be said that it will be worth to each agricultural town far more than its tax for the support of this school, to have within the town limits one person only who can advise safely and intelligently about the ordinary diseases of domestic animals; enabling the farmer to dispense with the services of the local cow doctor, who now gives soot for one class of diseases, and splits the cows' tails for another class.

To particularize as to another of the obvious advantages of such a school, it may be said that it will be of equal value to each agricultural town to have within it some one capable of making the tables in the reports of the experiment station clearly comprehended. And thus the advantages of the

school to our agriculture might be particularized at great length. Suffice it to say that the agriculture of the State of Connecticut is face to face with a multiplicity of practical questions, which need scientific treatment. An agricultural school will apply that scientific treatment to such questions. Its graduates and its publications will carry its results into the entire agricultural industry of the state, to the great benefit of the industry, and to the still greater benefit of the community at large. And let it not be forgotten that in our Agricultural School, scientific and practical farming go hand in hand. Its scholars study theories in one part of the day, and apply those theories in practical farming in another part of the same day.

A right-feeling citizen of Connecticut ought not to desire to see his State lagging behind in a race of improvement wherein sister States and foreign nations are competitors. Agriculture is studied scientifically in our sister States at institutions as follows:

- Alabama. State Agricultural and Mechanical College.
- Arkansas. Industrial University.
- California. University of California.
- Colorado. State Agricultural College.
- Delaware. Delaware College.
- Georgia. State University and its Branches.
- Illinois. Illinois Industrial University.
- Indiana. Purdue University.
- Iowa. State Agricultural College.
- Kansas. State Agricultural College.
- Kentucky. Agricultural and Mechanical College.
- Louisiana. Agricultural and Mechanical College.
- Maine. State College of Agriculture and Mechanic Arts.
- Maryland. Maryland Agricultural College.
- Massachusetts. Massachusetts Agricultural College.
- Michigan. State Agricultural College.
- Minnesota. The State University.
- Mississippi. Agricultural and Mechanical College.
- Missouri. University of the State of Missouri.
- Nebraska. University of Nebraska.

Nevada. State University.
 New Hampshire. College of Agriculture at Dartmouth.
 New Jersey. Rutgers Scientific School.
 New York. State College of Agriculture at Cornell.
 North Carolina. The State University.
 Ohio. The State University.
 Oregon. Corvallis College.
 Pennsylvania. State College.
 Rhode Island. Brown University.
 South Carolina. University of South Carolina.
 Tennessee. University of Tennessee.
 Texas. State Agricultural and Mechanical College.
 Vermont. Agricultural College at Burlington.
 Virginia. Virginia Agricultural and Mechanical College.
 West Virginia. West Virginia University.
 Wisconsin. University of Wisconsin.

The most successful institution of this kind upon this continent is that of the Ontario Agricultural College at Guelph, in the Province of Ontario, Dominion of Canada. It was established a few years ago against vehement opposition, and had at first to offer a bounty for students. It is now a great practical success, with applicants for admission far in excess of its capacity. It and our Agricultural School are conducted on the same general principles.

The following quotation from a late number of the *Mark Lane Express* of London, gives some facts of interest in this connection:

Although the French Government voted 3,512,000 francs for agricultural education this year, the *Echo Agricole* says it is not enough, and that the several departments need more to complete the organization. In England we are accustomed to think that agricultural education is very liberally provided for in France; but our French contemporary complains that they have in France only one institute of agriculture, 1 national school of agriculture, and 1 of horticulture, 14 schools of practical agriculture, 2 shepherds' schools, 1 school of practical horticulture, 2 foraging schools, 23 farm schools, 1 cow-house for breeding, 2 silk-worm rearing schools, 2 primary agricultural schools, 1 agricultural and 2 horti-

cultural courses of lectures in primary schools, 42 orphanages and agricultural colonies, 85 departmental professors of agriculture, 3 chairs of agriculture in Algeria, 4 chairs of agricultural chemistry, and 31 agricultural stations; while Germany has 14 agricultural institutes, 451 primary agricultural schools, 71 schools of agriculture, 7 veterinary schools, 9 superior institutes of pomology and arboriculture, 64 agricultural schools of various kinds, 15 schools of practical horticulture, 11 dairy schools, 5 schools of agriculture for girls, 1 school of sugar refining, 1 school of distilling, 36 special courses of agricultural lectures, 65 agricultural stations, and 37 professors of agriculture. Italy, most persons will be surprised to learn, has 3 superior and 22 practical schools of agriculture, all created since 1880, 6 special schools, 4 of which are for viticulture and wine making, and 19 agricultural orphanages and colonies dependent entirely upon the municipalities. Even little Denmark has an agricultural institute with 223 pupils and 22 professors, 10 practical schools of agriculture, and 40 superior primary schools which give agricultural instruction.

We are not informed as to what England has done in this line, but as she maintains agricultural schools in India, notably a very prominent and successful one at Madras, she doubtless takes care of the same matter in good shape at home. It is stated as by authority, that twelve hundred agricultural schools have been established in different parts of the world during the life of the present generation. Connecticut was the pioneer in establishing an experiment station, and its agricultural reports are sought for far and wide. All patriotic citizens of our commonwealth ought to desire to see it keep its place in the march of scientific agriculture. It has contributed \$355,238.00 toward training teachers in the Normal School; we have no criticisms to make on that expenditure, but it may be reasonably asked that the State shall expend a fraction of that sum for the benefit of agriculture.

THE AGRICULTURAL COLLEGE FUND.

All discussion of the permanent establishment of a State Agricultural School practically involves a discussion of this fund. A recognition of this fact has led us to give a full

history thereof, which may be found in the Appendix. It amounts to \$135,000. Its income, amounting to \$174,765.91, has been paid to the Sheffield Scientific School. No list of the graduates and other beneficiaries under the fund is accessible to the public, the reason given therefor being that to make such a list public is to point out to other students a class among themselves receiving aid, the effect whereof might be unpleasant to those thus pointed out. A study of the history of this fund, including the contract of the State with Yale College, will point to three questions for solution, to wit: *First*, has the State the right to divert the income of the fund from Yale College? *Second*, if thus diverted, how and to what extent is it available for the purposes of a State Agricultural School? *Third*, is such diversion expedient? We present the facts, but make no recommendation.

IN CONCLUSION.

The Commission recommends :

First. The abandonment of the premises now occupied at Mansfield.

Second. The purchase of the Stearns farm.

Third. The erection of the school building described herein.

Respectfully submitted,

JOHN BREWSTER,	WM. EDGAR SIMONDS,
<i>Senate Member.</i>	HENRY C. MILES,
	GEORGE M. CLARK,
	CORNELIUS MEAD,

House Members.

Dated Feb. 2, 1886.

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HARTFORD, CONN., December 1, 1885.

WILLIAM E. SIMONDS, CHAIRMAN, AND OTHERS,

Honorable Commissioners :

Dear Sirs,—Having attempted, in pursuance of your request, to ascertain whether it is in the power of Augustus Storrs to convey to the Storrs Agricultural School a full title to the premises now occupied by said school, I beg leave herewith to submit my report upon that subject. Very respectfully,

WILLARD EDDY.

**Examination of the Title of the Real Estate occupied by the
Storrs Agricultural School, in Mansfield, Connecticut.**

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- § 57. Order of approval, etc.
- § 58. Second guardian's deed.

- § 59. Same, as a contract.
 - § 60. Same, as a deed of land.
 - § 61. Second order of sale unauthorized.
 - § 62. Unauthorized because no real estate.
 - § 63. Proceedings without precedent.
 - § 64. May the ward follow the property ?
 - § 65. Second guardian's deed void for ouster.
 - § 66. Summary as to lots (a) and (b).
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§ 1. This property consists of three pieces of land, which are described in the deed of Augustus Storrs to the trustees of said school, dated April 15, 1881, and recited below in section 36. These pieces of land are the following : The first piece, containing 51 acres, 1 rood, and 38 rods, more or less, bounded in thirty-two courses and distances, being property formerly known as the Connecticut Soldiers' Orphan Home, and conveyed to said Augustus Storrs by Minerva B. Whitney, individually and as guardian. The buildings which were formerly occupied by said Connecticut Soldiers' Orphan Home, stand upon this piece of land.

The second piece of land, containing 13 acres, 2 roods, and 21 rods, bounded in ten courses and distances, being a part of the James O. Freeman farm, conveyed by said Freeman to said Storrs April 12th, 1881.

The third piece of land, containing 101 acres and 20 rods, more or less, bounded in twenty-six courses and distances, being a part of said Freeman farm, and lying east of the turnpike.

The first piece, just mentioned, is composed of three smaller pieces, which may conveniently be designated as lots (a), (b), and (c), as follows : Lot (a) contains 28 acres, more or less; being part of a larger lot containing 32 acres and 90 rods; said larger lot being the first piece of land described in the deed of Edwin Whitney to the Orphan Home, dated September 24, 1866, and recited below in section 5. Lot (b) contains 17 acres and 30 rods, more or less; being the lot described second in the deed last mentioned. Lot (c) contains eight acres, more or less, being the premises described in the deed of said James O. Freeman to said Augustus Storrs, dated December 11, 1877, and lying between lot (a) and lot (b).

Said buildings are located exclusively upon lot (a).

§ 2. The title may conveniently be traced by commencing with lot (a). The first deed to be noticed in the line of title of lot (a), is the warranty deed of Salmon Barrows to Edwin Whitney, dated September 26, 1864, and recorded September 28, 1864, in Mansfield town records, volume 32, page 30. This deed, which contains the usual covenants, purports to convey "a certain tract of land situated near the Congregational meeting-house in said Mansfield, with a dwelling-house, shed and other out buildings standing thereon, containing thirty-two acres, ninety rods, by estimation, be the same more or less, and is bounded northerly by the public highway and land owned by Nathan Preston, easterly by Norwich and Stafford road, southerly by land owned by Harvey S. Crane and land owned by Royal O. Storrs, westerly by land owned by Royal O. Storrs and land owned by Nathan Preston." The land here described is undoubtedly lot (a) plus about five acres of land lying contiguously along the south side of lot (a) and fronting upon said turnpike. These five acres include about one-half an acre of land which is now owned and used by said Augustus Storrs as a garden.

Assuming, therefore, that Salmon Barrows had a perfect title of lot (a), at the time of giving his deed of September 26, 1864, that title passed to Edwin Whitney, by virtue of that deed, at least as early as September 28, 1864.

§ 3. The first deed to be noted in tracing the title of lot (b), is the warranty deed of Royal O. Storrs to S. Otis Barrows, dated November 27, 1862, and recorded September 29, 1885, in said town records, volume 39, page 98.

This deed contains the usual covenants of warranty, and describes lot (b) alone. As said Barrows, the grantee in this deed, and his assigns, held exclusive and uninterrupted possession of this lot for more than fifteen years next following the execution and delivery of this deed, the circumstance that the latter was not recorded during that period, may be disregarded.

On September 7, 1863, said Barrows mortgaged lot (b), together with another piece of land, which is no part of said school property, to Charles O. Storrs, to secure a note of that date for the sum of \$300. This mortgage was discharged of record September 29, 1885, by the quitclaim deed of said Charles O. Storrs

to said Edwin Whitney, dated March 15, 1865; and may therefore be disregarded.

The next conveyance to be noted in tracing the title of lot (b), is the warranty deed of said S. Otis Barrows to said Edwin Whitney, dated September 26, 1864, and duly recorded in said records, volume 32, page 29. This deed contains the usual covenants, and purports to convey the same two lots which are described in said mortgage deed.

Therefore, assuming that said Royal O. Storrs had a perfect title in lot (b), at the time of giving his said deed of September 25, 1864, that title passed to said Edwin Whitney by virtue of that deed.

§ 4. Hence upon the two assumptions mentioned, viz : that said Salmon Barrows had a perfect title of lot (a), at the time of giving his said deed of September 26, 1864, to said Edwin Whitney, and that said Royal O. Storrs had a perfect title of lot (b), at the time of giving his said deed of November 27, 1862, to said S. Otis Barrows; it appears that Edwin Whitney acquired a perfect title to lots (a) and (b) by said two deeds dated September 26, 1864.

From this point, therefore, the title of these two lots may be traced together.

§ 5. The first conveyance to be noted in tracing the title of lots (a) and (b), from the point last mentioned, is the deed of said Edwin Whitney to the Connecticut Soldiers' Orphan Home, which describes these two lots, and runs as follows, viz.:

To all People to whom these presents shall come, Greeting: Know ye that whereas the General Assembly of the State of Connecticut, May Session, A.D. 1864, passed an act in which T. S. Gold, Theodore D. Woolsey, John A. Porter, Robbins Battell, Thomas B. Osborne, E. H. Hyde, H. C. Kingsley, John A. Blake, Eliakin Hough, Henry B. Harrison, D. F. Gulliver, Henry Peck, Thomas A. Thacher, George H. Watrous, B. H. Andrews, D. C. Gilman, James F. Babcock, Alfred Walker, F. W. Cowles, William W. Stone, Henry S. Stewart, Wells Southworth, James M. Townsend, and Cornelius S. Bushnell, and their successors, are created a body corporate by the name of the Connecticut Soldiers' Orphan Home.

Now, therefore, know all people that I, Edwin Whitney, of the town of Mansfield, County of Tolland, and State of Connecticut, in consideration of the benevolent ends embraced in said act of incorporation and from a desire to aid in carrying the same do by these presents give, grant, bargain, sell, and confirm unto the said corporation and to their successors two certain tracts or parcels of land situated in said Mansfield, containing about fifty acres more or less, with the buildings thereon standing, bounded and described as follows, to wit:

The first piece, situated near the Congregational meeting-house in the North Society in said Mansfield, is bounded northerly by public highway and land owned by Nathan Preston, easterly by Norwich and Stafford road, southerly by land owned by Harvey S. Crane and land owned by Royal O. Storrs, westerly by land owned by Nathan Preston and land owned by Royal O. Storrs, containing by estimation thirty-two acres and ninety rods, be the same more or less. The second, situated about sixty rods west of the said Congregational meeting-house, on the south side of the highway, and is bounded as follows, to wit:

Beginning at the northeast corner, thence south $3\frac{1}{2}^{\circ}$ west, 66 rods 14 links, thence south 68° west, $37\frac{1}{2}$ rods, thence north $10\frac{1}{2}^{\circ}$ west 54 rods to the road, thence northeasterly by road 57 rods 10 links, to place of beginning, containing 17 acres 30 rods, be the same more or less.

To have and to hold the above-granted and bargained premises with the appurtenances thereof unto them, the said grantees, their successors, to be by them used for the purpose intended and specified in said act of incorporation. And also I, the said grantor, do for myself, my heirs, executors and administrators covenant with the said grantees and their successors that at and until the ensealing of these presents I am well seized of the premises as a good indefeasible estate in fee simple, and have good right to bargain and sell the same in manner and form as is above written, and that the same is free from all incumbrances whatsoever. And furthermore, I, the said grantor do by these presents bind myself and my heirs forever to warrant and defend the above granted and bargained premises to them the said grantees and their successors in office against all claims and demands whatsoever, always provided that if at any time said grantees or their successors in office shall abandon the use of said premises for the purpose intended and speci-

fied in their said act of incorporation, then said grantees and their successors shall pay the market value of said property, derived from the grantor to the selectmen of said Mansfield, and the same shall constitute a fund of which said selectmen and their successors in office shall be trustees, the interest of which shall be applied by said selectmen to aid indigent young men of said town of Mansfield in fitting themselves for the Evangelical ministry, but no more than one hundred dollars shall be furnished to any one person during his whole course of study, and provided further that in case the interest of said fund shall not be absorbed by donations to indigent young men of said Mansfield as aforesaid, then the surplus shall be applied by said selectmen in aid of other indigent young men in this State, fitting for the Evangelical ministry.

In witness whereof I have hereunto set my hand and seal the 24th day of September, Anno Domini 1866.

Signed, sealed, and delivered

in presence of

SAMUEL D. ANDERSON,

ANTOINETTE ANDERSON.

EDWIN WHITNEY, [L. s.]

STATE OF CONNECTICUT, }
COUNTY OF TOLLAND, } ss.

Personally appeared, Edwin Whitney, signer and sealer of the foregoing instrument, and acknowledged the same to be his free act and deed, before me,

SAMUEL D. ANDERSON,

Justice of the Peace.

Received Sept. 27, 1866; recorded by O. B. GRIGGS, *Register.*

§ 6. As to the execution and delivery of this deed, it is to be observed that, if the same took place prior to the execution and delivery of either of the two said deeds of September 26, 1864, viz.: the said deed of S. Otis Barrows to said Edwin Whitney, or the said deed of Salmon Barrows to said Edwin Whitney, this being a matter of fact as to which no definite information has been obtained, then the title derived by the Connecticut Soldiers' Orphan Home through the conveyance now under consideration, must, so far forth, depend upon the operation of the principle by which a conveyance with covenants will, under certain circumstances, trans-

fer a subsequently acquired title of the grantor. *Savings Bank vs. Cutting*, 50 Conn., 122. There is no difficulty in applying this principle to a case where there is no subsequent purchaser of the same premises, claiming title thereto by virtue of a conveyance from the same grantor, subsequent to that grantor's acquisition of title, and without notice of that grantor's prior conveyance with covenants. In the present case there is no such subsequent purchaser. The principle referred to may, therefore, apply to this case. And this conclusion stands, whether the deed in question was voluntary or otherwise.

This deed was accepted by the Connecticut Soldiers' Orphan Home, as appears from the recorded fact that said Home actually opened and began operations upon said premises, with three orphans, October 8, 1866.

§ 7. As to the form of this deed, the question may be raised whether the same is sufficient to convey even a qualified fee in view of the circumstance that there are no words of limitation of the estate, either in the premises or in the *habendum* of the deed, except the word "successors." The reply to this question is, that no words of limitation are necessary in a grant to a perpetual corporation; 2 Black. Comm., 109*; and that the Connecticut Soldiers' Orphan Home is a perpetual corporation. Private Laws, 1864, page 622. Even the word "successors" is unnecessary. Angel and Ames on Corporations, § 172. The form of this deed is, therefore, sufficient to convey a fee.

This general conclusion is not vitiated by the circumstance that the acknowledgment of the deed bears no date; for it is to be presumed that the acknowledgment was not before the date of the deed, and not after the recording of the same. That is to say, it will be presumed that the acknowledgment in question was taken September 24, 25, 26, or 27, 1864. The date of the acknowledgment is, therefore, fixed with all necessary certainty.

§ 8. The next question, arising upon this deed, relates to the character of the proviso. The words "always provided," with which the proviso is introduced, are technically appropriate to create a condition. 2 Wash. R. E. (4th ed.), pages 3-5; and the absence of a clause of forfeiture, and of a clause of re-entry, cannot prevent the proviso from being a condition, although the

presence of such clauses would have left no room for question as to the true character of the proviso.

The same words "always provided," are also sufficient, though less appropriate, to create a limitation, or even a contract. 2 id., 459*. Yet a contract, a limitation, and a condition, are exceedingly unlike in their effects. A condition may defeat the estate; a limitation will determine the estate; while a contract may give rise to an action for damages, or for an injunction or specific performance, without affecting the estate. The present proviso is, in general terms, to the effect that in a certain event the grantee shall pay a certain sum of money to certain selectmen. Is this proviso a contract, a limitation, or a condition?

The proviso contains no decisive indication of any agreement that the grantee corporation should become personally liable to pay any money under any circumstances. Any action to enforce payment, therefore, would be so unpromising that the proviso regarded as a mere contract, would be practically without any sanction or certain effect. But the instrument ought not to be so construed as to produce this result. "As the language is that of the grantor, doubtful or ambiguous expressions will not ordinarily be sufficient" evidence of a contract, said Judge Carpenter in *Hubbard vs. Ensign*, 46 Conn., 576. The view, therefore, that this proviso is a mere contract, may be dismissed. But the question remains whether the proviso is a condition or a conditional limitation. One of the principal differences between a condition and a conditional limitation, regarded from a practical standpoint, has been stated as follows: "The distinction between estates upon condition . . . and conditional limitations, is that the former can only be defeated by the grantor or his heirs entering for condition broken, and defeating the estate; so that notwithstanding the breach, the estate and those dependent upon it, remain unaffected until such entry. In case of conditional limitation, however, the estate is so limited by the terms of the grant or devise creating it, that upon the happening of such condition, the estate *ipso facto* ceases, and passes at once over to some other person." 1 Wash. R. E., 213*. This distinction is important to be observed in the present case in view of circumstances hereinafter mentioned. In *Bacon vs. Huntington*, 14 Conn., 92, it was held that a condition was created, in a deed, by the words: "Subject to the payment by

said Huntington of \$1,500 . . . to the Middletown Savings Bank."

In *Warner vs. Bennett*, 31 Conn., 468, a deed of a piece of land as a site for a school-house, contained the following proviso, viz.: "The conditions of this deed are such that whenever the premises shall be converted to any other use than those named, and the grantees shall knowingly persist therein, the grantees forfeit the right herein conveyed, upon the grantor paying to them the appraised value of such buildings as may be thereon standing." These words were held to create a condition subsequent, and not a limitation.

In *Foster vs. Atwater*, 42 Conn., 244, a deed contained these words, viz.: "Subject to \$1,900 mortgages, which the grantee assumes and agrees to pay, and save the grantor harmless therefrom." By accepting this deed the grantee was absolutely bound to pay such mortgage debts.

In the absence of words tending to show that the grantor intended to create a limitation rather than a condition, the language of the proviso in question must be taken in its most common and technically appropriate sense. And, as already intimated, that language, so taken, creates a condition.

The latter is of the kind which is known as a condition subsequent at the common law, and may produce a forfeiture of the estate, if the condition be broken.

§ 9. Yet it is necessary to inquire concerning the validity of the condition; for if the latter be void, no forfeiture can result from any breach thereof.

In *Denison's Appeal from Probate*, 29 Conn., 406, Judge Hinman remarked as follows, viz.: "If the conditions were illegal they would be void, and the legatees would take the property free from any such restraints."

The condition in this case is neither contrary to good morals or public policy, nor repugnant to the nature of the estate. Nor can the same be considered void on account of any defect or invalidity which may belong to the trust which is based thereon. Even if the trust be partly or wholly void for uncertainty or other cause, still the validity of the condition is unaffected by that circumstance. Hence it is unnecessary to determine whether, or to what extent, the trust in the present case could be enforced. Possibly

the trustees, upon receiving the fund, would execute a trust which could not be enforced without their coöperation.

In *White vs. Fisk*, 22 Conn., 31, a testator directed a certain sum "to be expended by my trustees for the support of indigent, pious young men preparing for the ministry in New Haven, Conn.," and this trust was held void for uncertainty. But in commenting upon this case, the author of *Perry on Trusts*, volume 2, section 720, remarks: "If the trustees were willing to accept and execute the trust," . . . "the trust might well have been upheld." It is necessary, therefore, to conclude that the condition subsequent, which is contained in the deed now in question, was valid. If it were broken the estate would be forfeited, unless the performance of the condition was impossible.

§ 10. Was this condition broken? The Connecticut Soldiers' Orphan Home was closed as early as the spring of 1875, certain supplies, etc., then on hand, being sold at public auction, and the proceeds, amounting to \$325.83, being entered in the cash book of the Home under date May 14, 1875. The Home was not opened afterward. The last expense, entered in the cash book, is cash to Superintendent Coe \$50.00, May 11, 1875. Subsequently the said corporation disposed of said premises in the manner herein-after stated in section 33. Hence it is clear that the grantees in this deed did, as early as the spring of 1875, "abandon the use of said premises for the purpose intended and specified in their said act of incorporation." Thus occurred the contingent event upon which the said condition subsequent was founded. The fulfillment of the condition then required that the Orphan Home should, within a reasonable time after the occurrence of that event, "pay the market value of said property, derived from the grantor, to the selectmen of said Mansfield."

No such payment was made, or even attempted. The selectmen of the town of Mansfield, during the year which ended October 4, 1875, were Albert Knight, Lucian Freeman, and George Swift. Their successors, for the term ending in October, 1876, were Andrew K. Brown, Orrin Shumway, and Lewis D. Brown. All these have been questioned except Albert Knight, who has moved away, and except Lewis D. Brown, who is dead. No one of the four selectmen, so questioned, has any knowledge or recollection that during their respective terms of office, or at any other

time, the Orphan Home paid, or offered to pay, to the selectmen of Mansfield, any money whatever, or attempted in any manner to save for said corporation the title of the premises described in this deed. Neither does it appear from general inquiry that any such payment was ever made or attempted. On the contrary, the Orphan Home voluntarily relinquished all claim and title to the property, as appears from its repeated and somewhat protracted efforts to convey the title of the property back to the surviving widow of the grantor. These efforts are the two deeds of the Orphan Home to Minerva B. Whitney, one of which was signed October 20, 1876, acknowledged December 16, 1876, and recorded April 3, 1877; and the other of which was executed March 21, 1878, and recorded May 4th, in the same year. These two deeds are hereinafter considered in section 33. Therefore, without entering minutely into any question as to the length of that reasonable time within which payment must have been made, in order to prevent a breach of this condition, it is necessary to conclude that the condition in question was broken, and that the breach occurred in the year 1875, or early in the year 1876.

§ 11. Yet, if performance of the condition was impossible, non-performance of the same would not necessarily cause a forfeiture of the estate. Accordingly, it is suggested that the town of Mansfield rendered the performance of the condition impossible by means of a regular vote in town meeting, instructing its selectmen not to receive the money, and not to accept the trust, which are mentioned in said proviso. In support of this view, reference may be made to the circumstance that there is on record a warning of a town meeting to be held April 3, 1876, "to see," among other things, "if the town will authorize the selectmen to give a quit-claim deed of any and all supposed right, privilege or interest in the property of the Soldiers' Orphan Home, conveyed by the deed of the late Mr. Edwin Whitney to town or its selectmen;" and to the further circumstances that a town meeting was held pursuant to this warning; that the record of said town meeting is obviously incomplete; that according to the recollection of certain persons who were present at said town meeting, the town then and there voted to authorize its selectmen to give a quit-claim deed of said property; and that the quit-claim deed hereinafter described in section 34 was executed and delivered accordingly.

No other facts have been discovered which can properly be cited in support of the view above suggested.

The reply, however, to this suggestion is that, so far as discovered, there is on record no warning of any town meeting for the purpose of instructing the selectmen as to the acceptance or rejection of this trust or trust fund ; nor any record of any such instruction given ; nor of any action by the town upon the matter of a quit-claim deed of said property ; and that such a deed could not have rendered the performance of the condition impossible. Further, it is to be considered, that as the selectmen were not the agents of the town in the matter of this trust, no instructions which they might have received from the town could have rendered it their duty to refuse to receive the trust fund. No such instructions, therefore, could have rendered the performance of this condition impossible.

It is also suggested that the performance of the condition may have been rendered impossible by a mere refusal of the selectmen of the town to receive the trust money. But there is no indication that any such refusal took place. (See section 10 above.) Even if the selectmen, who were such at any particular date, had refused to receive the trust money, yet their successors in office might have accepted it. And the fund might have been paid into court, or deposited subject to the order of the selectmen of said Mansfield.

It is obvious, therefore, that a mere refusal by any particular set of selectmen of said Mansfield to receive the money in question, could not have rendered the performance of the condition impossible. Hence the performance of the condition in question was not impossible.

§ 12. Upon the breach of this condition, which was valid, and possible to be performed, the estate which was dependent thereon was forfeited ; and the heirs of said Edwin Whitney, he being dead, were immediately entitled to enforce the forfeiture as to all the property described in the deed now under consideration. And no other persons became entitled so to do.

§ 13. If, however, the view could be adopted that performance of the condition was, in legal contemplation, excused on the ground that performance was rendered impossible by any act of the town,

or of its selectmen, or by any other means, then it would be necessary to infer that there was no breach of condition, nor any forfeiture, and that no such breach or forfeiture could occur hereafter.

The title of these two lots remained in the Orphan Home until conveyed by that corporation to Mrs. Minerva B. Whitney by the two deeds mentioned in sections 10 and 33. Upon the view here supposed, these two deeds would convey the granted premises to the said Minerva B. Whitney by a title which was not defeasible for any breach of said condition.

Also, if the view could be taken that the condition was for any reason void, then the same conclusion would follow.

And from either of these views it would necessarily follow that neither the deed of said Minerva B. Whitney to said Augustus Storrs, dated April 10, 1877, and granting to him a certain easement relative to water and water pipes in the granted premises, nor the conveyance of these two lots to said Storrs by the said Minerva B. Whitney, in her individual capacity, by her warranty deed, dated March 26, 1878, both of which deeds are hereinafter more fully described in section 35, could be impeached for breach of said condition.

But these conclusions would be wholly at variance with the conclusion which was above reached in section 12.

§ 14. It is necessary, therefore, to inquire who are those heirs of Edwin Whitney, who, upon breach of said condition, became entitled to enforce the forfeiture of title in lots (a) and (b). The relevant facts in this inquiry are the following: Edwin Whitney, the grantor in the deed which is now under inspection, died August 26, 1867, leaving a widow, Mrs. Minerva B. Whitney, a daughter, Mary Whitney, who was then less than one year of age, and a daughter *in ventre sa mère*, who was subsequently born February 26, 1868, and was named Edwina M. Whitney. He left no other children, nor any representative of any deceased child. Said Mary Whitney died afterwards upon the same day upon which her father had previously died, viz., August 26, 1867. Said Minerva and Edwina still live. The forfeiture, as above stated in section 12, occurred in the year 1875, or early in the year 1876.

Upon these facts it is clear that said Edwina M. Whitney, the

minor daughter of said Edwin Whitney, became entitled to enforce said forfeiture, as his heir. Upon the same facts, it is not clear that said Minerva B. Whitney, the widow of said Edwin Whitney, became entitled to enforce said forfeiture for the purpose of securing dower in said premises. R. S., 376, section 1. To obviate all questions, however, it may be assumed that said Minerva became so entitled. If it can be maintained that said Minerva was not so entitled, or that said Mary Whitney, his deceased daughter, was, representatively, so entitled, nevertheless the final result will remain unaffected. Said Edwina M. Whitney has always lived in said Mansfield, and has not married.

§ 15. Have the said heirs of Edwin Whitney enforced said forfeiture? The latter could not be enforced without an entry, or the equivalent of an entry, made upon the land for that purpose; *Warner vs. Bennett*, 31 Conn., 477. And if such entry was made, the same was insufficient, unless an action was "commenced thereupon, and prosecuted to effect, within one year next after such entry." R. S., 493, section 1. Such an action, if brought, would belong to the category of "suits wherein the title to land is to be tried and determined"; and hence would necessarily be brought in Tolland County; R. S., 414, section 7; and since the value of the premises in question exceeds \$500.00, such an action would be within the exclusive jurisdiction of the Superior Court. R. S., 413, section 3. If such an action had been brought and prosecuted to effect in the Superior Court in Tolland County, the title of these lots, (a) and (b), would have been thereby vested in the plaintiff, or plaintiffs, in that action. The clerk of said court finds no record of any such action; and there is no suggestion that any such action was brought. On the contrary, neither the said Minerva nor the said Edwina has ever laid claim to this property, further than is hereinafter stated in the present paragraph. Said Minerva accepted a conveyance of this property from the Orphan Home by two deeds, dated respectively in 1876 and 1878, and hereinafter mentioned in section 33; and immediately conveyed the same, with the usual covenants of warranty to said Augustus Storrs, by her deed dated March 26, 1878. Under this deed, which is hereinafter more particularly described in section 35, said Augustus Storrs and his grantees have held undisputed possession of this property ever since. The last-mentioned deed was preceded by a formal con-

tract between the same parties, dated November 30, 1877, but not recorded, whereby said Minerva bound herself to convey said Orphan Home property to said Storrs by such a deed, on or before April 1, 1878. For her to enforce said forfeiture after the execution and delivery of either of the two instruments last mentioned, would therefore have been to defeat a title which she had deliberately accepted from the Orphan Home, and to acquire a title in which she could have no beneficial interest. Indeed, it is sufficiently clear that said Minerva has never enforced said forfeiture by exercising her right of entry, and by action "commenced thereupon and prosecuted to effect within one year next after such entry." R. S. 493, section 1, above cited.

Upon the question whether the above-mentioned transactions are equivalent to an entry and action by said Minerva for the enforcement of the forfeiture, it is perceived that opinions may differ. On the one hand, the said Minerva, so far as known, never held, or claimed to hold, this property, in any other way than she would have held the same, under the said deeds given her by the Orphan Home, if no forfeiture had occurred; and at the same time, the title which she claimed to have, and to convey by her said warranty deed to Augustus Storrs, was such a title as she could not have obtained by enforcing the forfeiture. On the other hand, being the widow of Edwin Whitney, she accepted gratuitously and treated as her own, the estate which was forfeited in favor of his heirs. The view is here adopted that these transactions are not equivalent to an enforcement of said forfeiture; and the consequences which would flow from the contrary opinion, are stated below.

Edwina, who is now about 18 years old, has never gained possession of the property, nor exercised any acts of ownership over the same, either in person or by any legally appointed guardian, or otherwise. It is obvious, therefore, that this forfeiture has not been enforced by said Edwina.

Upon the same facts, the said forfeiture has not been enforced by said Minerva and said Edwina, collectively; but remains unenforced.

If it could be maintained that the transactions above mentioned, being equivalent to an entry and action, constituted an enforcement of said forfeiture, so far as the right of said Minerva is concerned, then it would follow that the interest so acquired by said

Minerva, passed to said Augustus Storrs by her said deed of March 26, 1878, hereinafter mentioned in section 35.

§ 16. If an existing right of entry for condition broken, remain unexercised, then that right, so far as the same inheres in any person who is not under any special disability, is barred by lapse of time, after fifteen years. R. S., 493, section 1. If, in the present instance, the breach of condition occurred fifteen years ago, or more, that is to say, counting backward from Jan. 1, 1886, if said breach occurred prior to Jan. 1, 1871, the right of entry is barred by lapse of time. But as to any later breach, the statute creates no bar. As above stated in section 10, the present breach occurred in 1875, or 1876, and hence said Minerva's right of entry is not yet barred by lapse of time, nor will be until the year 1890, or 1891.

§ 17. It is unnecessary to inquire whether such a right is strictly capable of being conveyed or assigned. Such a right is not generally transferable. *Warner v. Bennett*, *ubi supra*; 1 Smith's Leading Cases, 113*; 3 Wash., R. E. (4th ed.), 348. It is sufficient that such a right may be extinguished or barred by an attempted assignment thereof, or by an agreement for a waiver, or by any other act, which plainly indicates an intention not to enforce the forfeiture. At common law the grantor might extinguish his right of entry by feoffment, or fine, to a stranger, or by release to the person who held the estate subject to the condition. 4 Kent. Comm., 122.* In Massachusetts the possibility of reverter, which belongs to a grantor of land on condition subsequent, was extinguished by warranty deed of the premises to a third person before a breach; *Rice vs. Railroad*, 12 Allen, 141. Such an extinction favors the party who holds the estate subject to the condition.

§ 18. The transactions above stated in section 15, manifest an intention, on the part of said Minerva, not to enforce said forfeiture. By those transactions therefore, her right of entry was extinguished; and this extinction of her right operated in favor of the title which she transferred to said Augustus Storrs by her said deeds of April 10, 1877, and March 26, 1878. The result of this extinction of her right to enforce the forfeiture, was such that, if said Edwina's right to enforce the same should also be extin-

guished, then the title of said Storrs would be incapable of being defeated by reason of said breach of condition; but if said Edwina's right to enforce said forfeiture should subsequently be exercised, then the extinction of said Minerva's right would inure to the benefit of said Edwina.

§ 19. If said Minerva's right of entry were not extinguished in the manner above stated, still the covenants contained in her deed of March 26, 1878, would operate to convey to Augustus Storrs, the grantee in that deed, all such title in said lots as might be subsequently acquired by said Minerva by exercising her said right of entry. This result would flow from the application of the above mentioned principle, whereby a warranty deed is permitted in certain cases to convey a subsequently acquired title. And the title so conveyed to Augustus Storrs by the operation of this warranty deed in the manner just described, would take precedence of any title which might be claimed by, through, or under the same grantrix, by any subsequent grantee, excepting only a purchaser of the same premises for value and without notice. If it were possible for such a purchaser to appear, he would, nevertheless, be unable to hold the premises in question, unless he could show a conveyance to himself, not void for ouster, or adverse possession. R. S., 345, section 15. It is practically impossible that any such conveyance can be shown. Hence, even upon the supposition that said Minerva's right of entry is not extinguished in the manner above stated in section 18, the title which said Augustus Storrs derived from said Minerva B. Whitney by virtue of her warranty deed of March 26, 1878, cannot be defeated by reason of the circumstances that her right of entry is neither barred by the statute of limitations, nor will be so barred prior to the year 1890.

§ 20. The right of entry to avoid an estate for condition broken, so far as respects any person who, being possessed of that right, was under the disability of minority, or the like, when that right accrued, continues for five years after that disability expires. Said Edwina was under the disability of minority at the time when this forfeiture occurred; and accordingly her right of entry, unless otherwise extinguished than by lapse of time, will not expire until the expiration of five years after she attains her majority, that is to say, not until February 26, 1894. R. S., 493, section 1.

§ 21. Has the said Edwina's right of entry been otherwise extinguished than by lapse of time? There is no suggestion of any such extinction, unless by virtue of a certain deed which was executed and delivered to said Augustus Storrs by the said Minerva B. Whitney, as guardian of said Edwina, March 26, 1878. This deed is regular in form, was duly recorded, and purports to "grant, bargain, sell, and confirm unto the said Augustus Storrs all the right, title, interest, claim, and demand which the said Edwina Whitney, Minor, has in and to" the Orphan Home property, including lots (a) and (b), pursuant to an order of sale, granted by the Court of Probate for the District of Mansfield, dated the 23d day of March, A.D. 1878.

This instrument may conveniently be called the guardian's deed.

§ 22. It may possibly be doubted whether the words above quoted are sufficient to convey a right of entry, such as had accrued in favor of Edwina. But although such a right of entry is not strictly any right, title, interest, claim, or demand in or to any land, yet the distinction between such a right of entry and a right in and to the land to which such right of entry relates, is too refined to control the construction of this deed. Accordingly it may be assumed that this language is sufficient, if any language in this deed could be sufficient, to transfer, or extinguish, Edwina's right of entry.

§ 23. The guardian's deed may be viewed in two aspects, namely, as a contract, or waiver, and as a conveyance of land. Regarded as a contract, or waiver, this instrument, if it has any validity, operates upon a minor's right of entry to enforce a forfeiture for condition broken. Such a right is personal, in the sense that its exercise rests in the option of the person to whom such right belongs; and is similar to an infant's right, when he becomes of age, to avoid his infantile conveyance of land. The difference is that in one case he can elect to avoid his own grant, while in the other case he can elect to avoid the grant of his ancestor. The same right is closely analogous to the general right of an infant to avoid his voidable contracts, upon becoming of age, or to his right of taking an appeal from probate, within the statutory period. All these rights are personal to a minor, in such a sense that they cannot be waived, or bargained away by his guar-

dian. The general principle that a guardian cannot bind his ward by contract, leads to the same conclusion.

So also does the view presented below in section 29.

A further reason, showing the invalidity of the present instrument, regarded as a contract, or waiver, will hereinafter appear in section 27.

§ 24. The effect of the guardian's deed, regarded merely as a conveyance of land, depends upon the validity and effect of the said order of court, therein mentioned. Unless the order of sale is erroneous, the deed will stand; but if the order of sale is liable to be set aside for any irregularity or error, the deed is liable to be thereby defeated.

§ 25. The following documents, relevant to the validity of said order of sale, are copied from the Probate Records of said Court:

"To the Honorable Court of Probate for the District of Mansfield:

The petition of Minerva B. Whitney of Mansfield, humbly sheweth, that she is guardian of Edwina M. Whitney of Mansfield, within said district, minor. That said minor is the owner of real estate situated in Mansfield, viz.: A certain farm or tract of land containing about 50 acres, more or less, with the buildings thereon, and known as Orphan's Home. The said minor's interest therein, if any, being uncertain; value at about five thousand dollars. That it will be for the interest of said minor to sell said real estate, and the proceeds thereof invested in other securities according to law. Said guardian therefore prays for liberty to sell said estate for the purpose aforesaid.

Dated at Mansfield the 26th day of February, A.D. 1878.

MINERVA B. WHITNEY, *Guardian.*

Attest, J. P. FENTON, *Judge.*"

"At a Court of Probate holden at Mansfield, within and for the District of Mansfield, on the 26th day of February, A. D. 1878.

Present, ISAAC P. FENTON, *Judge.*

Upon the petition of Minerva B. Whitney of Mansfield, in the County of Tolland, shewing to this Court that she is guardian of Edwina M. Whitney of Mansfield, within said district, minor. That said minor is the owner of real estate situated in said Mansfield, viz.: A certain farm or tract of land, containing about fifty

acres, more or less, with the buildings thereon standing, and known as the Orphan's Home. Said Minor's interest therein, if any, being uncertain, valued at about five thousand dollars. That it will be for the interest of said minor to sell said real estate, and the proceeds thereof invested in other securities, according to law; praying for liberty to sell said property for the purpose aforesaid, as per petition on file. It is ordered by this court that said guardian give notice of said application by causing the same to be published in the *Willimantic Journal*, a newspaper printed in Willimantic, three weeks successively at least before the hearing, and that the hearing of said petition will be heard at the probate office in said District on the 23d day of March, A.D. 1878, at 10 o'clock in the forenoon.

Attest, ISAAC P. FENTON, *Judge.*"

"At a Court of Probate holden at Mansfield, within and for the District of Mansfield, on the 23d day of March, 1878.

Present, ISAAC P. FENTON, *Judge.*

Upon the petition of Minerva B. Whitney of Mansfield, in the County of Tolland, shewing to this court, that she is guardian of Edwina M. Whitney, within said district, minor.

That said minor is the owner of real estate situated in said Mansfield, viz.: a certain farm or tract of land, containing about fifty acres, more or less, with the buildings thereon standing, and known as the Orphan's Home. The said minor's interest therein, if any, being uncertain. Valued at about five thousand dollars. That it will be for the interest of said minor to sell said real estate and the proceeds thereof invested in other securities according to law, praying for liberty to sell said property for the purpose aforesaid, as per petition on file.

The petitioner having given notice of said application, in pursuance of an order for that purpose, and also sufficient bond as the law requires and the facts stated in said petition, on inquiry, being found true. This court doth authorize and direct said Minerva B. Whitney, as guardian aforesaid, to make sale of said property, at public or private sale, as may best promote the interest of said minor, and convey the same in due form of law and make return to this court, to whom sold, and for how much, and of charges of sale.

Attest, J. P. FENTON, *Judge.*"

§ 26. Upon this record the question arises whether said Minerva gave a bond as found by the court, and as required by law. Unless the proper bond with surety was in fact given by said Minerva, the court had no jurisdiction to make the order of sale. R. S., 56, section 18. Upon this question of fact, it is proper to consider that, after careful search, no bond has been found, nor any surety thereon, nor any record thereof, except that above given, nor any person who has any knowledge that any such bond ever existed. Even said Minerva is not aware that she ever gave any such bond. On the other hand, it is to be remembered that probate bonds were not required to be recorded prior to the year 1881, and that the record, above recited, contains an explicit finding that the petitioner gave a sufficient bond as the law requires. It is unnecessary however, to pursue this question further.

§ 27. Upon the same record the further question arises, whether said Minerva was guardian of said Edwina, as alleged in said petition, and found by said court. In other words, was the said Minerva a guardian of said Edwina, "legally appointed in the State in which said minor resides?" The circumstance that the said Minerva, as the mother of said Edwina, was her natural guardian, is of no significance. Unless the above question can be answered in the affirmative, the order of sale is erroneous. In support of the legal guardianship, the principal fact is that, in effect, the above petition and finding so affirm. In further support of said guardianship, there is, in the hands of said Minerva, a certificate of her appointment, in the following terms, viz.:

STATE OF CONNECTICUT.

PROBATE COURT, District of Mansfield, ss.

At a Probate Court, holden at *Mansfield*, within and for the District of *Mansfield*, on the 26th day of *February*, 1878.

Present, *Isaac P. Fenton*, Judge.

Edwina M. Whitney residing in *Mansfield*, in said District, a minor, aged years, having no father, guardian, or master.

Therefore this court doth appoint *Minerva B. Whitney*, guardian of said minor, who appeared in court, accepted said trust, and gave bond jointly with in the sum of *five hundred* dollars, for a faithful discharge of *her* trust according to law, which bond is accepted by the court.

I, *Frank D. Fenton*, Clerk of said Court, and keeper of the seal thereof, hereby certify that the foregoing is a true copy of record.

IN TESTIMONY WHEREOF, I have set my hand and seal of said court, this 26th day of February, 1878.

Clerk.

[Seal of Probate Court.]

This certificate, it will be observed, bears the seal of the Probate Court, but no signature. In further support of said guardianship, there is, also in the hands of said Minerva, a probate bond in the following terms, viz.:

"STATE OF CONNECTICUT.

Know all men by these presents, that *Minerva B. Whitney* as principal, and* *, as surety, holden and stand firmly bound and obliged unto the State of Connecticut, in the penal sum of *five hundred* dollars, to be paid to the said State, or to its attorney; to which payment well and truly to be made and done, we the said *Minerva B. Whitney* and* */do bind ourselves, our heirs, executors and administrators, and each and every of them for and in the whole sum aforesaid, firmly by these presents.

Signed with *our* hands and sealed with seals this 26th
day of *February*, Anno Domini, 1878.

The condition of this obligation is such that if the above bounden *M. B. Whitney* now appointed guardian to *Edwina M. Whitney* shall well, truly and faithfully execute and discharge the aforesaid office of guardian of the said minor, in all parts thereof, according to the rules and directions of the law, in such case made and provided, and render a true account of her guardianship to the said judge, or to his successor in said office, if thereunto required, or to the ward when arrived at full age, then the above obligation to be void, and of none effect, otherwise to remain in full force, power and virtue.

[L. S.]

[L. S.]

Enter the name of surety twice in the blank spaces, between the marks
as above,* *."

This document also bears no signature. J. P. Fenton, Esq., who was judge of said Probate Court, at the time mentioned in these

two documents, states that the written parts of the same, including the directions at the foot of the bond, were written by himself. These parts are above italicised. Neither he, nor Frank D. Fenton, who was then the clerk of said court, has any knowledge that this appointment was ever completed; nor is there, so far as discovered, any record of its completion. Neither is there any record of any inventory or account made or filed by the so-called guardian; or of any other acts done by her as guardian, excepting only her acts relative to the sale of the Orphan Home property, so-called. There is no suggestion of any other appointment, prior to the date of said order of sale. Said Minerva states that she was appointed guardian of said Edwina for the purpose of giving a deed of said property; but that she gave no bond, or at least no bond with surety, and that she did not understand that the business was complete.

Upon these facts, it is impossible to give an affirmative answer to the question which stands at the head of this section.

§ 28. The order of sale is erroneous from another point of view. The right of an heir to avoid the grant of her ancestor by entry to enforce a forfeiture for condition broken is not real estate. Hillyer on R. E., c. 52, section 3. Such a right is an optional privilege of doing certain acts which, when they are done, and not until then, will result in the acquisition of title to land. Such a right, therefore, is not within the purview of any statute conferring jurisdiction upon the Probate Court to order, in certain cases, "the sale of the real estate of any minor." R. S., 56, section 18. Furthermore, such a right, as above observed in section 17, is not transferable. Hence said order of sale was equally nugatory and erroneous.

§ 29. But if such a right is not real estate, neither is it personal estate, nor transferable as such, either with or without an order of sale of personal property. And in the present instance there was no such order of sale. If such rights of minors, being, as they are, incapable of enforcement by purchasers, could be sold by guardians, the interests of minors would be jeopardized.

§ 30. It may be urged, in support of said order of sale, that the statute permits such an order to be based upon the application

of a parent ; that the petitioner was in this instance a parent of the said minor, and that hence it is of no significance that the petitioner was not also her guardian. But the application, in this case, was not made by a parent in that capacity, nor does the record disclose that the applicant was a parent in fact. For want of an allegation of that jurisdictional fact, therefore, said order of sale, regarded as an order based upon an application of a parent, has not even a *prima facie* validity.

§ 31. It is provided by statute that any person who is aggrieved by any order of a Court of Probate, except in certain cases which it is unnecessary to specify, "may appeal therefrom to the Superior Court in the county where such Court of Probate is held." R. S., 54, section 11. And that all appeals by persons who are minors at the time of making the order appealed from, "shall be taken within eighteen months after they shall arrive at full age." R. S., 55, section 13.

Applied to the present case, these statutory provisions allow the said Edwina, if she is aggrieved by the said order of sale, to appeal therefrom at any time within eighteen months after February 26, 1889, that is to say, at any time prior to August 26, 1890. Davidson, a minor, 1 Root, 275. Such an appeal, if successfully prosecuted, would result in a reversal of said order of sale.

§ 32. Is Edwina aggrieved by said order of sale ?

In pursuance of said order, the said Minerva executed and delivered to said Augustus Storrs the so-called guardian's deed described above in section 21. For this deed, and for the individual deeds of said Minerva, which are hereinafter described in section 35, said Minerva received from said Storrs two thousand dollars in cash, and certain real estate of the nominal value of three thousand dollars. According to her own frank and explicit statement, the property so received has always been regarded, and in all respects treated, by said Minerva as belonging to herself exclusively. Upon these facts, and upon the above conclusions, relative to the defects of said order of sale, it is necessary to conclude that said Edwina is actually and technically aggrieved by said order, if the latter is of any validity.

§ 33. What is the effect of the two quit-claim deeds of the Orphan Home to said Minerva, dated respectively October 20, 1876, and March 21, 1878? An evidential function of these deeds has been already pointed out in section 10. What is their effect as conveyances of title? These deeds were given without any valuable consideration, being executed on behalf of the Orphan Home by Moses Welch, Treasurer; and it is at this date safe to assume that his execution of the same was previously authorized, or subsequently ratified, by said corporation. The former of these deeds is defective by reason of the misnomer of the grantor, which is therein called "Soldiers' Orphans' Home," and the latter deed was doubtless intended to remedy this defect. Collectively the two deeds are doubtless equivalent to one quit-claim deed of the Orphan Home property, so-called, including lots (a) and (b). The effect of this conveyance was to transfer the title of said property from said Connecticut Soldiers' Orphan Home to said Minerva, subject to the liability of being defeated by an enforcement of said forfeiture.

§ 34. On May 1, 1876, A. K. Brown, Orrin Shumway, and Lewis D. Brown, as selectmen of said Mansfield, executed and delivered to said Minerva their quit-claim deed of said Orphan Home property. This deed, which was duly recorded, purports to release, etc., "unto the said grantee and her heirs and assigns forever all such right and title as the said town of Mansfield have, or ought to have, in or to "said Orphans' Home property," and contains the following statement: "The interest herein conveyed is intended to be all the right and interest said town of Mansfield have, or might have, by virtue of a certain deed executed by Edwin Whitney to T. S. Gold and others, dated the 24th day of September, 1866," that being the conveyance above recited in section 5. The deed now under examination was executed by said selectmen in their official capacity, and hence it is to be observed that, if the town had any interest in said premises, yet no deed of the selectmen of the town could convey that interest. The only interest which could pass by a deed of the selectmen is an interest belonging to said selectmen. But this deed does not purport to convey any interest of the selectmen, nor had the selectmen in fact any interest in the premises at that time. It was not intended by the terms of said deed of Edwin Whitney to the Orphan Home

that either said town, or its selectmen, should, by virtue thereof, acquire any title to the premises, under any contingency. Had this been otherwise, an attempted alienation of the trust property, without consideration, might have been ineffectual, as being a breach of duty on the part of the trustees. This deed, therefore, was quite nugatory.

§ 35. On the 10th of April, 1877, the said Minerva, by quit-claim deed, granted to said Augustus Storrs a certain easement relative to water and water pipes in said Orphan Home property. On the 26th of March, 1878, the said Minerva executed to said Augustus Storrs a warranty deed of said Orphan Home property, with the usual covenants.

These two deeds, which were duly recorded, operated to extinguish said Minerva's right to enforce the said forfeiture, as already stated in section 18. The same deeds also operated collectively as a good and sufficient conveyance of lots (a) and (b), subject to the liability of being defeated by an enforcement of said forfeiture, by said Edwina.

§ 36. The deed of the said Augustus Storrs to the trustees of the Storrs Agricultural School, descriptions being omitted, runs as follows, viz. :

"This indenture, made the 15th day of April, in the year one thousand eight hundred and eighty-one, between Augustus Storrs, of the city of Brooklyn, county of Kings and State of New York. of the first part, and the trustees of the Storrs Agricultural School of the State of Connecticut, appointed in pursuance of an act of the General Assembly of said State, entitled an act establishing the State Agricultural School, passed at the January session, A.D. 1881, parties of the second part, witnesseth : That the said party of the first part, for, and in consideration of, the establishment and maintenance by said trustees and their successors of an agricultural school upon the premises hereinafter described, as provided in said act. and the sum of one dollar lawful money of the United States of America, to him in hand, paid by the said parties of the second part, at or before the ensealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, remised, released, conveyed and confirmed, and by these presents does grant, bargain, sell, alien,

remise, release, convey and confirm unto the said parties of the second part, and to their successors in office, all those three tracts or parcels of land situated in the north society of the town of Mansfield, county of Tolland and State of Connecticut, bounded and described as follows, to-wit : The first parcel [here described] saving and reserving to said party of the first part, and to his heirs and assigns, all the rights which he now has and enjoyed for the conduct of water in the pipes laid across a portion of said premises to other land of the party of the first part, and reserving all said pipes and their connections, with the exclusive right to all the water flowing or to flow through the same or their substitutes, and the right to enter said portion of said premises for the purpose of inspection or repairing of said pipes, and for the replacing of the same by new pipes, and also right to cross the said land to other lands of said party of the first part, as heretofore enjoyed by him.

The second parcel, commencing [and here described] saving and reserving, however, to said party of the first part, and to his heirs and assigns, the full and exclusive rights and ownership of the pipes laid across said parcel of land for the conduct of water to other land of said party of the first part, and the exclusive right to the water, and all of the same, flowing through said pipes or their substitutes, with the right to enter upon said lands for the purpose of inspecting, repairing or replacing said pipes.

The third parcel, commencing [and here described] together with the buildings thereon erected, subject, however, to a grant heretofore made to one Spafford, of the right to enter upon and dig clay upon one acre of said last described parcel. The second and third parcels above described are intended to be hereby conveyed, being the premises known as the James Freeman farm, and the property conveyed to said party of the first part by deed of James Freeman, dated April 12, 1881.

To have and to hold the above-described premises unto them, the said trustees of the Storrs Agricultural School, and their successors in office, for so long a time as the said Storrs Agricultural School shall be maintained by the State of Connecticut upon said premises, and upon the express condition and reservation that upon the abandonment of said premises, or the discontinuance or abolition of said Storrs Agricultural School, by the said trustees or their successors in office, the premises are to revert to the said

party of the first part, his heirs or his assigns, together with all and singular the tenements, hereditaments and appurtenances thereunto belonging, or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues, and profits thereof. And also all the estate, right, title, interest, property, possession, claim and demand whatsoever, as well in law as in equity, of the said party of the first part, of, in and to the above-described premises, and every part and parcel thereof with the appurtenances. To have and to hold all and singular the above-mentioned and described premises, together with the appurtenances, unto the said parties of the second part and their successors to their own proper use, benefit and behoof as aforesaid. And the said Augustus Storrs, party of the first part, for himself and his heirs, executors and administrators, doth hereby covenant, promise and agree to and with the said parties of the second part, their successors, that he, the said party of the first part, has not made, done, committed, executed or suffered any act or acts, thing or things whatsoever whereby or by means whereof the above mentioned and described premises or any part or parcel thereof, now or at any time hereafter, shall or may be impeached, charged or incumbered in any manner or way whatsoever.

In witness whereof of the said party of the first part has hereunto set his hand and seal the day and year first above written.

AUGUSTUS STORRS, [L. s.]

Signed and delivered in presence of

B. E. VALENTINE,
JOHANN SPUETT,
MAGGIE J. MAILLEY.

STATE OF NEW YORK, }
COUNTY OF KINGS, } ss.

On this fifteenth day of April, in the year one thousand eight hundred and eighty-one, before me personally came Augustus Storrs, to me known, and known to me to be the individual described in and who executed the within conveyance, and he thereupon duly acknowledged to me that he had executed the same.

BENJAMIN E. VALENTINE, *Notary Public.*"

This deed, which was without valuable consideration, was duly delivered, accepted, and recorded.

§ 37. So far as respects lots (a) and (b), the last-mentioned deed operated to convey the title thereof to said trustees, subject to the reservation mentioned first in said deed, subject to the condition which is contained in the *habendum* of said deed, and subject to said liability of being defeated by the enforcement of said forfeiture by said Edwina.

§ 38. Upon these facts and conclusions, it is within the power of said Augustus Storrs to complete the title of said trustees in lots (a) and (b), except so far as that title is incomplete by reason of the liability last mentioned. It would be in his power to complete that title in all particulars, by the use of a quit-claim deed, if he should first take the necessary steps for acquiring that interest which said Edwina has a right to acquire by enforcement of said forfeiture. All parties consenting, that interest could be acquired by the following steps, viz. : An enforcement of said forfeiture in the usual manner, by entry and action, by said Edwina ; an application to said Court of Probate by the mother of said Edwina, or by her guardian, legally appointed, praying for an order to sell and convey said Edwina's interest in said premises, so acquired ; an order of said Court of Probate, regularly obtained, authorizing such petitioner, suitable bond having been given, to sell and convey said real estate ; and a sale and conveyance of said premises to said Storrs, according to such order, in strict pursuance of the statute in such case made and provided. 1885 Pub. Acts, p. 487, section 77.

§ 39. If said proviso in the deed of Edwin Whitney to the Orphan Home, instead of being a condition subsequent, had been a conditional limitation, the result would have been different. In that case, the title of the Orphan Home, instead of being merely forfeited in the year 1875, or in the year 1876, would have expired in the year 1875, and the reversionary estate would have descended at once to the heirs of said Edwin Whitney, that is to say, to said Edwina and to said Minerva. *Stedman vs. Fortune*, 5 Conn., 462. The interest so descending to said Minerva would have been a right of dower. "If the intermediate estate, subject to which the husband has a reversion or remainder in fee, be a term for years, the wife will be entitled to dower in the fee. 1 Wash. R. E., 154*.

The interest so descending to said Edwina would have been all the remainder of the estate. Upon the same supposition, said Minerva's right of dower in the premises, would have passed to said Augustus Storrs by her said deed of March 26, 1878, absolutely ; and the said interest of said Edwina would have passed to said Augustus Storrs by said guardian's deed, subject only to the liability of being defeated by a reversal of said order of sale on appeal taken by said Edwina within the period above mentioned in section 31. Upon that supposition, therefore, it would now be in the power of said Augustus Storrs to complete the title of said trustees in lots (a) and (b), except so far as that title would be defeasible by the reversal of said order of sale upon such appeal ; and it would be in his power to complete that title in all particulars by giving said trustees a quit-claim deed of the premises if he should first take the necessary steps for acquiring by indefeasible title all the said interest which so descended to said Edwina. Upon the same supposition, such a title to said interest of said Edwina could, by the consent of all parties, be obtained by the use of the following steps, viz. :

1. A reversal of said order of sale by said Edwina on appeal
2. A new order of sale, regularly obtained from said court upon a proper petition therefor by the mother, or by a lawfully appointed guardian, of said Edwina. *Wheeler vs. Wheeler*, 1 Conn., 51.
3. A sale and conveyance of said lots, to said Storrs, by such petitioner, in strict pursuance of such new order of sale, and of the statute in such case made and provided.

Here ends the special consideration of lots (a) and (b).

§ 40. In tracing the title of lot (c), the first conveyance to be noted is the warranty deed of Daniel Moulton to Nathan Preston, dated May 1, 1838, and recorded in said town records, volume 24, page 151. This deed contains the usual covenants, and purports to convey a certain tract of land, containing twelve acres, more or less, including lot (c), free of all incumbrance.

Nathan Preston held this lot (c) until his death, which occurred June 9, 1873.

§ 41. Under the will of said Nathan Preston, which was dated March 7, 1863, proved July 7, 1873, and recorded in Mansfield Probate Records, volume 5, page 28, lot (c) passed by a general

residuary clause to the testator's three children, Selden C. Preston, Cornelia M. Tillinghast, and Eliza A. Preston, and to his two grandchildren, Philo P. Bennett and Anna Maria Bennett, the children of his deceased daughter, Semantha P. Bennett, to be divided between them in a specified manner.

§ 42. Subsequently said Philo P. Bennett and Ann Maria Bennett, being of full age, conveyed all their interest in the estate of said Nathan Preston, including lot (c), to said Selden C. Preston, by quit-claim deed, dated March 11, 1874, and recorded in said town records, volume 34, page 481.

§ 43. On the 14th day of July, 1874, the three persons last mentioned, by their warranty deed of that date, which is recorded in volume 34 at page 683, conveyed to James O. Freeman a large tract of land, including lot (c), with the usual covenants.

§ 44. On the 11th of December, 1877, said James O. Freeman, by his warranty deed of that date, recorded in volume 35, page 228, conveyed said lot (c) alone, to said A. Storrs, free of all incumbrance, "except that right of way across said land, which said Storrs now possesses."

§ 45. This lot, being a part of the first piece of land described in the deed of A. Storrs to the trustees of said school, above recited in section 36, was thereby conveyed to said trustees upon the terms stated in said deed, and subject to the condition therein contained.

§ 46. It is, therefore, in the power of said Augustus Storrs to convey to the Storrs Agricultural School a full title to said lot (c), except so far as such full title has already been so conveyed by the deed last above mentioned.

§ 47. No exhaustive examination has been made, as to the title of said second and third pieces of land. See section 1.

By leave of the Honorable Commissioners for whose use the present examination is made, that title has been permitted to rest upon the conclusions which were reached in the preliminary examination made by Charles Phelps, Esquire, of Rockville.

So far as respects said second and third pieces of land, all subsequent examination has tended to establish the general accuracy of those conclusions. The latter may be summarized in the statement that said second and third pieces now stand in the same predicament in which said lot (c) now stands, as above described in section 46.

§ 48. The foregoing part of the present report is based upon facts which existed before September 12, 1885. After the preceding sections were written, certain later facts, relevant to the title of said lots (a) and (b), were disclosed by the documents which are hereinafter recited in sections 49 to 58 inclusive.

§ 49. On the 12th of September, 1885, said Edwina applied to said court for the appointment of a guardian of her person and estate. The following is a copy of her petition.

"To the Court of Probate in and for the District of Mansfield and State of Connecticut. The petition of Edwina M. Whitney, residing in Mansfield and State of Connecticut, respectfully shows to the court that she is a minor of the age of seventeen years, on the 26th day of February, 1885, that her father, Edwin Whitney, of said Mansfield, deceased on the 26th day of August, 1867, intestate, and that her mother, Minerva B. Whitney, residing in Mansfield in said Connecticut, is now surviving and is a suitable and competent person to act as guardian to your petitioner. Your petitioner further shows that she desires the appointment of a guardian during her minority to be such by this court, and that she chooses Minerva B. Whitney to be her guardian; wherefore she prays that the court will, in pursuance of the statute in such cases made and provided, appoint said Minerva B. Whitney to be the guardian of your petitioner's person and estate during her minority. Dated at Mansfield, this 12th day of September, 1885.

EDWINA M. WHITNEY."

"Edwina M. Whitney appeared in court on the day and date above written, and made oath before me to the truth of the above petition.

R. W. STORRS, *Judge.*"

§ 50. On the same day said Minerva, as principal, and said S. Otis Barrows, as surety, executed to the State of Connecticut, a probate bond, in the usual form, in the penal sum of five hundred dollars, conditioned that said Minerva "shall well and faith-

fully discharge the duties of her appointment as such guardian [of said Edwina] according to law."

§ 51. On the same day said Minerva was appointed as such guardian The following is the record of her appointment:

"State of Connecticut, Probate Court, District of Mansfield. At a Probate Court holden at Mansfield within and for the District of Mansfield, on the 12th day of September, 1885.

Present, R. W. STORRS, *Judge*.

A petition presented in court by Edwina M. Whitney, residing in Mansfield in said district, a minor aged seventeen years, having no father, guardian, or master, praying for the appointment of a guardian for her person and estate, and choosing her mother Minerva B. Whitney as such guardian. Therefore this court doth appoint Minerva B. Whitney guardian of said minor, who appeared in court, accepted said trust, and gave bond jointly with S. Otis Barrows, in the sum of five hundred dollars for a faithful discharge of her trust according to law, which bond is accepted by the court.

Attest, R. W. STORRS, *Judge*."

§ 52. On the 3d day of November, 1885, said guardian applied to said court for an order of sale, as follows, viz.:

"To the Probate Court within and for the District of Mansfield, in the State of Connecticut:

"The petition of Minerva B. Whitney of Mansfield, in the County of Tolland, and State aforesaid, respectfully shows to this court: That she has been duly appointed, and is, the guardian of Edwina M. Whitney, a minor over seventeen years of age, residing within said State and district. That said minor has, as your petitioner is informed and believes, some interest or ownership in real estate situated in said district and State, to wit: a certain possible right of entry for breach of condition contained in a deed of farm lands and buildings, made by Edwin Whitney, the late father of said minor, now deceased; as will appear by reference to a certain deed made by said Edwin Whitney to the Connecticut Soldiers' Orphan Home on the 24th day of September, 1866, recorded in Mansfield town records, Book 31, pages 145 and 146.

"That said right, if any, is a doubtful one, and the value of said possible right of entry is not, as your petitioner is informed

and believes, worth \$1,000, and she verily believes that the entire interest of said minor in said real estate is not worth more than said sum.

"That there is not, and has not been, so far as your petitioner is aware, any personal estate to which said minor is entitled, or which could be devoted to her nurture and education, nor any other real estate. That in the year 1878, your petitioner applied to this court for leave to sell the interest of said minor in said real estate, and that an order was made by this court, dated the 23d day of March, 1878, authorizing and directing your petitioner, as guardian of said minor, to make a sale of said property, and convey the same in due form of law.

"That in pursuance of said order your petitioner did make a sale of said minor's interest in said real estate to Augustus Storrs, and conveyed the same as guardian of said minor; and received from said Augustus Storrs, as consideration therefor, the sum of \$1,000, which sum of money your petitioner has held as guardian of said minor, and has made use of the same and the income thereof in the nurture and education of the said minor.

"That the purchaser of said real estate, Augustus Storrs, relying upon the right of your petitioner and the order heretofore made by this court for a sale of said real estate, entered into possession thereof and expended considerable sums of money in the improvement of the same, and in the repair of the buildings on the same.

"That doubt has recently arisen as to the legality of said deed, given by your petitioner, by reason of alleged defect in her powers as such guardian; and your petitioner is desirous of doing, and having done, what in equity ought to be done in the premises.

"Your petitioner represents that, in case the conveyance aforesaid to said Storrs is of doubtful validity or ineffectual to pass the interest of said minor in said real estate, the said Storrs is, as your petitioner is informed and believes, entitled to recover the moneys which have been paid by him, and of which the said minor has had the benefit; but that he is willing to allow the payment of said funds to be made, and for the benefit of said minor, provided a sale and conveyance of said minor's possible interest in said real estate, be made in due form of law, and with the approval of this court.

"Your petitioner, therefore, respectfully requests that this court, by virtue of the powers conferred upon it, do order a sale of all

the interest which said minor had or has in the premises aforesaid, which consists of the farm and buildings thereon, formerly known as 'The Connecticut Soldiers' Orphan Home.' That the court order said sale to be made to said Augustus Storrs; that by virtue of the premises, and of the powers of this court (as a Court of Equity), it directs your petitioner to make a conveyance of all the interest of said minor in said real estate to said Augustus Storrs, and that it confirm said sale, and that the proceeds thereof, which said purchaser formerly appropriated and is willing still to allow your petitioner to retain in payment therefor, be kept by your petitioner for the nurture and instruction of said minor, or other purposes to which it may be legally applied. And your petitioner will ever pray, etc.

MINERVA B. WHITNEY."

"I join in the foregoing petition.

EDWINA M. WHITNEY."

This petition, which bears no date, was filed and recorded in the office of said court, November 3, 1885.

§ 53. On the day last mentioned, said court ordered said petition to be heard November 21, 1885, at 2 o'clock in the afternoon, and issued an order of notice by publication, accordingly, in the usual manner.

§ 54. On the 21st day of November, 1885, said court made a finding of facts, and an order of sale, as follows, viz.:

"At a Court of Probate holden at Mansfield, within and for the District of Mansfield, on the 21st day of November, A.D. 1885.

Present, RALPH W. STORRS, Esq., *Judge*.

"Upon the petition of Minerva B. Whitney of Mansfield, in the County of Tolland, showing to this court that she is the guardian of Edwina M. Whitney, a minor over seventeen years of age, residing at Mansfield, within said State and district; that said minor has some interest or ownership in real estate situate in said district and State, to wit: a certain right of entry for breach of condition contained in a deed of certain farm lands and buildings known as the Connecticut Soldiers' Orphan Home premises, made by Edwin Whitney, the late father of said minor, now deceased, to the Connecticut Soldiers' Orphan Home, which deed is recorded in Mansfield Town Records, Book 31, pages 145 and 146; that the value of said possible right of entry, and the entire interest of said minor

in said real estate, is not worth more than the sum of \$1,000; that an order was made by this court on the 23d day of March, 1878, authorizing the sale of said property, and its conveyance by said petitioner as guardian of said minor, and that in pursuance of said order, said petitioner did make a sale of said minor's interest in said real estate to Augustus Storrs, and received from said Augustus Storrs as consideration therefor the sum of \$1,000, which sum of money said petitioner has made use of for the nurture and education of said minor; that said real estate was entered into by said Augustus Storrs who has expended considerable sums in the improvement of the same in reliance upon said order heretofore made by this court; that doubt has arisen as to the legality of said conveyance, given by said petitioner, by reason of alleged defects in the proceedings leading up thereto. and that said petitioner is desirous of doing, and having done what in equity ought to be done in the premises; that said Augustus Storrs as such purchaser is willing to allow the payment made by him for the benefit of said minor to be retained by said petitioner as guardian, upon a due sale and conveyance of said minor's interests in said real estate, made in due form of law and with the approval of this court; that there is no other estate, real or personal, to which said minor is entitled, or which can be devoted to her nurture and education, and praying that this court order the sale of all the interest of said minor in said property, to be made to said Augustus Storrs; and that the avails be invested and disposed of according to law, as will more fully appear by the said petition on file in said court; and the said minor having appeared before the court and joined in said petition and the said petitioner having given notice of said application by publication thereof in a newspaper published in Willimantic for three successive weeks prior to the 21st day of November, 1885, the date fixed for the hearing in pursuance of an order for that purpose, duly filed in said court, and said petitioner having also given sufficient bond as the law requires, and the facts stated in said petition on inquiry by this court having been found to be true, and no sufficient cause appearing to the contrary,

“This court, by virtue of its equitable powers and the powers conferred upon it by statute, doth authorize and direct the said Minerva B. Whitney, as guardian aforesaid, to make a sale of said property, to wit: all the right, title, and interest of every name and nature of said Edwina M. Whitney in the farm and buildings

known as the premises formerly of the Connecticut Soldiers' Orphan Home, to said Augustus Storrs, in pursuance of the negotiations heretofore entered into between said guardian and said Augustus Storrs, as recited in said petition and to convey the same in due form of law, and to make return to this court of said sale and the disposition of the proceeds thereof.

"RALPH W. STORRS, *Judge.*"

§ 55. On the same day, said Minerva, as principal, and said S. Otis Barrows, as surety, executed to the State of Connecticut a probate bond in the usual form for the penal sum of one thousand dollars, conditioned that the said Minerva "shall dispose of the avails of sale, as ordered by the said court," and "as such guardian, shall well and faithfully discharge the duties of her appointment according to law."

§ 56. The following return of sale, which bears no date, is found recorded in said Probate office:

"To the Honorable Court of Probate for the District of Mansfield, in the State of Connecticut:

"The return of Minerva B. Whitney, guardian of Edwina M. Whitney, a minor, and a resident of the town of Mansfield, in said district, respectfully shows to the court;

"That in pursuance of an order, duly made by this court on the 21st day of November, 1885, the undersigned, as such guardian, has sold to Augustus Storrs of the City of Brooklyn and State of New York, all the real estate mentioned in said order, and all the right, title, and interest of every name and nature, including any possible right of entry for breach of condition, of Edwina M. Whitney, the minor named in said order, in and to the said premises, to wit: the farm and buildings thereon situated in said town of Mansfield, and known as the premises formerly of "The Connecticut Soldiers' Orphans' Home."

That she, as such guardian, has received from said Augustus Storrs the sum of one thousand dollars, for the due disposition of which, and the accounting to this court, or said minor, when she arrives at full age, she has given bonds as required by law.

"That in pursuance of said sale she has executed a conveyance of said premises to said Augustus Storrs, and that the same is ready for delivery.

MINERVA B. WHITNEY."

§ 57. On the 30th of November, 1885, said court passed an order of approval, etc., in the following terms, viz.:

"At a Probate Court held in and for the District of Mansfield, and State of Connecticut, on the 30th day of November, 1885.

"Present, RALPH W. STORRS, Esq., *Probate Judge*."

The return of Minerva B. Whitney as guardian of Edwina M. Whitney, a minor, having been this day filed, showing to this court the proceedings taken by her in pursuance of the order made by this court, on the 21st day of November, 1885, authorizing and directing the sale of certain real estate, belonging to Edwina M. Whitney, a minor, and it appearing to this court that the proceedings of said guardian have been duly and properly carried out, and that the same are for the benefit of said minor, it is ordered, that said return, and the proceedings of said Minerva B. Whitney as guardian of Edwina M. Whitney, in making a sale of said minor's real estate to Augustus Storrs, be, and the same are, in all things confirmed and approved, and said guardian is directed to deliver to said Augustus Storrs, the purchaser of such real estate, the deed for the same.

WITNESS my hand and seal of office this 30th day of November, 1885.

RALPH W. STORRS,

Judge of Probate for the District of Mansfield.

§ 58. On the same day the following deed was recorded in said town records, volume 37, page 582.

"To all People to whom these Presents shall come—GREETING.

"Whereas, the Honorable Court of Probate for the district of Mansfield, in Tolland County, and State of Connecticut, upon the application of Minerva B. Whitney as guardian of Edwina M. Whitney, a minor under the age of twenty-one years, and a resident of the town of Mansfield in said District, County, and State, did on the 21st day of November, A.D. 1885, pass an order authorizing me, the subscriber, for and in behalf of said Edwina M. Whitney, a minor, to sell at private sale and convey the following described real estate, belonging to said Edwina M. Whitney, viz.:

"All that certain farm with the buildings thereon, situate in said town of Mansfield, and known as the premises formerly of the Connecticut Soldiers' Orphan Home, and more particularly described as follows, to wit:

"1st. Commencing on the westerly side of the old turnpike

road leading from Windham to Stafford, at a point adjoining land of said Storrs between the parsonage and the Congregational meeting-house, and running northerly along said highway to the conference house of said Congregational church; thence westerly (on the southerly side of the highway leading from said turnpike road to the Willimantic River) to other land now or late of said Storrs; thence southerly by said land, now or late of said Storrs, to the southwest corner of the said tract hereby conveyed; thence easterly by said land now or late of Storrs to the point of beginning on said turnpike road, and,

2d. Commencing at or near a ledge of rock opposite the southwest corner of the Mansfield burying-ground on the southerly side of said highway leading to the Willimantic River, and running thence westerly along said highway to lands now or late of one King; thence southerly by said land of King to land now or late of said Storrs; thence easterly along said Storrs's land to the southeasterly corner of said second tract hereby conveyed; thence northerly along said Storrs's land to the point of beginning on said highway: said parcels of land containing fifty acres more or less; together with all the buildings and improvements thereon; the said order having been made upon due petition and hearing in said Court of Probate, and after due publication of notice of said application, as by the records of said Court of Probate will more at large appear.

"And whereas, on the 30th day of November, A.D. 1885, in pursuance of said order, I sold said premises, and all the right, title, and interest of said minor, Edwina M. Whitney, therein, to Augustus Storrs, at private sale for the sum of one thousand dollars, and have made return of my proceedings to said Court of Probate.

"Know ye that I, Minerva B. Whitney, for the consideration of said sum of one thousand dollars received to my full satisfaction of the said Augustus Storrs, have bargained and sold, and by these presents, do bargain, sell, alien, and convey to the said Augustus Storrs all and singular the above described premises, lands, tenements, hereditaments, with the appurtenances and privileges thereunto belonging, and all the right, title, and interest of said minor, including any possible right of entry for breach of condition in deeds of the ancestor of said minor.

"To have and to hold the same to him, to his heirs and assigns forever, to his and to their own proper use and behoof forever.

And furthermore, I, the said Minerva B. Whitney, do hereby covenant with the said Augustus Storrs, his heirs and assigns, that I have full power and authority in my said capacity, under and by virtue of said order of sale, to bargain, sell, and convey the above-described premises, in manner and form as is above written, and that I will warrant and defend the same to the said Augustus Storrs, his heirs and assigns, against all persons claiming by, from or under, any deed or conveyance from me made, in pursuance of the aforesaid order of sale of said Court of Probate.

"IN WITNESS WHEREOF, I have hereunto set my hand and seal this 30th day of November, A.D. 1885.

"Signed, sealed, and delivered

in presence of

S. OTIS BARROWS, }
JOHN FITCH. }

MINERVA B. WHITNEY, [L. s.]"

STATE OF CONNECTICUT, }
COUNTY OF TOLLAND, } s.s.

November 30, A.D. 1885.

Personally appeared, Minerva B. Whitney, guardian of Edwina M. Whitney, signer and sealer of the foregoing instrument, and acknowledge the same to be her free act and deed as such guardian, before me,

JOHN FITCH, *Notary Public*.

The foregoing deed may conveniently be termed the second guardian's deed. The premises, described therein, are undoubtedly the same which are described in said deed of Edwin Whitney to the Orphan Home, recited above in section five. At the time when the second guardian's deed was given, the premises in question, lots (a) and (b), were in the peaceable adverse possession of the trustees of said school, under a claim of right; and the above proceedings were instituted and consummated without their consent or coöperation. Said Augustus Storrs took this deed with actual notice of all the facts hereinbefore stated, and gave nothing for it. The premises are worth five thousand dollars.

§ 59. The second guardian's deed, like the first, may be viewed in two aspects, as a contract, or waiver, and as a deed of land. Regarded as a contract or waiver, the second guardian's deed, like the first, is subject to certain infirmities, arising from the character of the right which is made the subject of such contract or waiver. These infirmities are pointed out above in section 23. Regarded

in this aspect, therefore, the second guardian's deed cannot be binding upon said Edwina.

§ 59. Except as hereinafter stated in section 65, the effect of the second guardian's deed, regarded as a conveyance of real estate, depends upon the validity and effect of the order of sale which is above recited in section 54. If that order is liable to be set aside for any irregularity, or error, the deed is liable to be thereby defeated. It is here assumed that said deed is not vitiated by either or both of the following circumstances, viz.: that said deed is signed by said Minerva in her individual capacity, and not expressly in her capacity as guardian, and that the words of conveyance in said deed are therein expressly applied to said Minerva in her individual capacity only.

§ 60. If the view which is above expressed in section 28, relative to the true construction of the statute there cited, be conceded to be correct, then it follows that the second order of sale, like the first, and for the same reason, is nugatory and erroneous.

§ 61. If the second order of sale were not erroneous for the reason just stated, still that order would be erroneous for another reason. The first order of sale had not been appealed from, but was in full force and effect, when the second order was made; Ames' Appeal, 39 Conn., 254; and hence, upon the assumption that the minor's right of entry was land, and could be reached by an order of sale, that right was effectually conveyed to said Augustus Storrs before the second order of sale was made. Upon that assumption, therefore, the minor had no real estate when the second order was made. She had only a right of appeal from the first order of sale. But the ownership of real estate, is a jurisdictional fact, in such cases; when that fact is absent, there is no jurisdiction. Therefore, upon the above assumption, the second order of sale is erroneous.

The real object of said order was, doubtless, to cut off said right of appeal; but such an object is not within the purpose of the statute above mentioned. R. S., 56, section 18.

§ 63. The second order of sale, and the petition upon which the same is based, are peculiar. The petition asks for equitable relief, not because that relief, or any other relief, is certainly

necessary, or proper, nor because there is no plain, adequate and complete remedy at law, but, apparently, because it may in a certain contingency be convenient to the parties to the bill, to have obtained the peculiar remedy which is sought; and while expressly addressed to the equitable powers of the court, is brought to a court which has no equitable jurisdiction. The order of sale, regarded as a probate decree, directing the guardian to repeat the former sale, and to convey the same premises to the former purchaser for the former consideration, is unusual, both in form and substance. Indeed, it is not too much to say, that the petition and the order are alike unprecedented and anomalous.

§ 64. It is unnecessary to discuss the question whether the disposition of a ward's right, or property, if otherwise valid, can be binding upon the ward, if made under such circumstances as are disclosed in this case, relative to the consideration of the second guardian's deed. No benefit to said Edwina, was really, or even ostensibly, the object of this deed, or of the proceedings preliminary thereto. The right of Edwina was worth nearly five thousand dollars. The alleged consideration received for that right, is one thousand dollars. But it was not discovered, by the alleged guardian, that she had received for her ward even the latter sum, until it was desired to formulate the petition which is above recited in section 52. At that time the whole of that sum had been expended by the alleged guardian, without any appointment as guardian, and without any order of court, authorizing such expenditure. See section 32.

If, therefore, this disposition of Edwina's right were otherwise free from all infirmity, it would be necessary to inquire whether the second guardian's deed is a conveyance to a *bona fide* purchaser, for value, without notice of invalidating facts. 4 Abbot's Nat. Dig., page 450, section 16.

§ 65. It is provided by statute, R. S. 354, section 14, that all conveyances of lands, of which the grantor is ousted by the entry and possession of another, unless made to the person in actual possession, shall be void. Such an ouster and adverse possession of a separable part of the premises described in a deed, may invalidate such deed as to that separable part. *Goodman v. Newell*, 13 Conn., 75.

Hence, notwithstanding the circumstance that at the time of the execution and delivery of the second guardian's deed, said Augustus Storrs was still in possession of that portion of the Orphan Home property which was not embraced in the conveyance above noted in section 36, viz.: about five acres of land mentioned above in section 2, still the statute above mentioned is applicable to the second guardian's deed, so far as respects lots (a) and (b); for at the time of the execution and delivery of that deed, both parties thereto were ousted of possession of those lots, by the entry and possession of said trustees of said school. Hence the title of lots (a) and (b) was not affected by that deed.

This conclusion is not vitiated by the circumstance that said Minerva B. Whitney had previously contracted to convey the Orphan Home property, in the manner above stated in section 15; for, at the time when that contract was made, November 30, 1877, the premises in question were neither in the possession of said Augustus Storrs, nor in the possession of said Edwina, or of any guardian, or other person, on her behalf. *Harral vs. Levery*, 50 Conn., 46.

§ 66. Hence it is necessary to conclude that the acts and proceedings which are above narrated in sections 48 to 58, inclusive, are ineffectual as to said lots (a) and (b). The former conclusion, above stated in section 38, consequently remains unaffected.

WILLARD EDDY.

HARTFORD, CONN., December 1, 1885.

CHARLES PHELPS' LEGAL OPINION.

(Letter to Mr. Phelps.)

HARTFORD, CONN., December 22, 1885.

CHARLES PHELPS, Esq., Rockville, Conn.:

Dear Sir,—The following are the facts with reference to a substantial portion of the property known at present as the Storrs Agricultural School: Edwin Whitney owned the same, and by deed of September 24, 1866, conveyed it to the trustees of the Connecticut Soldiers' Orphan Home, with the provision "that if at any time said grantees, or their successors in office, shall aban-

don the use of said premises for the purpose intended and specified in their said act of incorporation, they said grantees, and their successors in office, shall pay the market value of said property derived from the grantor to the selectmen of said Mansfield, and the same shall constitute a fund of which said selectmen, and their successors in office, shall be trustees, the interest of which shall be applied by said selectmen to aid indigent young men of said town of Mansfield in fitting themselves for the evangelical ministry; but no more than one hundred dollars shall be furnished to any one person during his whole course of study; and provided that in any case the interest of said fund should not be absorbed by donations to indigent young men of said Mansfield, as aforesaid, then the surplus shall be applied by said selectmen in aid of other indigent young men in this State fitting for the evangelical ministry."

Edwin Whitney died August 26, 1867. He left a widow, Minerva B. Whitney, also a daughter Mary, who died the same day, and a daughter Edwina was born to him February 26, 1867.

In 1875 the premises were abandoned by the trustees of the Connecticut Soldiers' Orphan Home. By deed of April 3, 1877, said trustees conveyed all their interest in said property to the said widow, Minerva B. Whitney. By deed of May 1, 1876, the selectmen of the town of Mansfield, thereunto authorized by vote of the town, conveyed the interest of the town of Mansfield in and to said premises to said Minerva B. Whitney.

In February, 1878, proceedings were had in the probate court for the district of Mansfield (where the land was and the parties lived) looking towards the appointment of said Minerva B. Whitney as said guardian of said Edwina Whitney, but this appointment was never consummated. Immediately afterward, however, a petition was brought to said probate court setting forth that said Minerva B. Whitney was guardian, as aforesaid, and asking for an order of sale of said minor's property. Thereupon the court found that said Minerva B. Whitney was guardian, as aforesaid, and issued the desired order of sale. Thereupon, the said Minerva B. Whitney, proceeding as if she were guardian as aforesaid, by deed dated March 26, 1878, assumed to convey to Augustus Storrs the interest of said minor in said property. By deed of the same date, the said Minerva B. Whitney conveyed her own interest in said property to said Augustus Storrs. The considera-

tion paid by Mr. Storrs was a valuable one. He made no division of it in paying to Mrs. Whitney ; she has made no division of it since.

Is the title to said property now residing in said Storrs a good title ? If not, can it be made good, and when ? Let me have your answer not later than the end of this week.

I believe the Tolland county court does not sit till April next.

Yours truly,

WM. EDGAR SIMONDS.

MR. PHELPS' ANSWER.

ROCKVILLE, CONN., Dec. 26, 1885.

HON. W. E. SIMONDS:

Dear Sir, — Your favor of the 22d received. In answer to the same, I can only say, as I did at first, after having given the matter some attention, that to my mind it is an impossibility for Mr. Augustus Storrs to convey a perfect title to the property in question to any one at present, without the intervention of Legislative action. Since the death of Edwin Whitney everything that has been done with reference to the property has been in disregard of an expressed trust ; with no authority from any court, the trust itself and the beneficiaries have been entirely disregarded. Previous to the deed of conveyance from the trustees of the Soldiers' Orphan Home to Mrs. Whitney, the town of Mansfield deeded to Mrs. Whitney their interest in the property held by the trustees of the said Orphan Home. What sort of interest the town of Mansfield had at that time in the property constituting the Orphan Home it is certainly difficult to see. By the express provisions of the trust, the selectmen of the town of Mansfield were to have control only of certain money coming into their hands from the trustees of said Orphan Home, when the same should be abandoned ; and then follows the question as to what shall constitute an abandonment of a State institution of this kind. In regard to the minor,—if the appointment of the guardian was never consummated, the court would have the power on application to set aside the pretended sale, provided the minor had an interest. There are a number of questions that might be raised, and put in

controversy, but I think, on a general survey of the whole field, the most reasonable conclusion is this, — that the title might be considered *practically* good, by reason of the very great probability, amounting to almost a certainty, perhaps, that neither the heir, nor any one of the beneficiaries will ever arise to attack the title. Some of the parties previously interested are no doubt estopped by their own action. Still the title is not a *perfect* one, neither can Augustus Storrs procure a perfect one at present, in order to convey.

As you suggest, the Superior Court holds its next session in this county the third Tuesday of April.

Respectfully,

CHARLES PHELPS.

GEORGE G. SILL'S LEGAL OPINION.

(The letter to Mr. Sill was the same as to Mr. Phelps.)

W. E. SIMONDS, Esq.:

Dear Sir, — Your favor of the 22d was duly received, inquiring whether the title of Mr. Storrs to certain premises is good. Assuming that you have stated all the essential facts, I am of the opinion that, for all practical purposes his title is a valid and good one. No one is in position to assail it except some unknown and perhaps unborn divinity student in Mansfield, or elsewhere. The probability of this is too remote to be considered, for the sum any one student could claim is only one hundred dollars for the whole period of his preparatory course of study. While such students require but little earthly food or raiment, to receive the munificent sum of one hundred dollars spread over some years would not induce one to bring a suit against Mr. Storrs. For the above reasons, I say Mr. Storrs title is good enough for all practical purposes.

Whether he has a title absolutely free from all clouds is quite another question.

Mr. Whitney conveyed the premises to the trustees of the Orphan Home, and when they were no longer needed for that charity, the trustees' duty was to sell the same, and deliver the proceeds to the selectmen of Mansfield for another charity. The trustees did not sell the property, but by deed conveyed it as a

gift to Mrs. Whitney. I assume it was a *gift*; if not, then no question can arise. If they sold it to her, even at a small or inadequate price, her title would be perfectly good, and the selectmen alone could call upon the trustees to account for the proceeds, and to make good any deficiency in the sum received. If Mrs. Whitney was a mere volunteer, paying nothing for the premises, and knowing of the deed from her husband, it may be claimed she took the title subject to the burden of the trust; and if Mr. Storrs bought the premises with a full knowledge of the above facts, the burden still remains. If Mr. Storrs' knowledge was wholly derived from an inspection of the land records, then no burden rests upon the land. In either event, it is too light to be worthy of serious consideration, for the trust has been practically terminated by a release from the selectmen, and the only persons who can complain are the indigent students.

It seems to me that the daughter, Edwina Whitney, had no title to convey either by guardian or in any other way. Mr. Whitney, in his deed to the trustees, did not provide that the title to the premises should revert to him or his heirs, etc., upon the termination of the Orphans' Home trust, for he expressly provided another trust should succeed it. He never had it in his mind that this property should ever come back to him or his heirs, and if it did, it is by operation of some rule of law. If the trust terminated and no disposition had been made of the trust estate, I think it would have reverted and his daughter had thereby an interest in the land. But the trustees by their deed conveyed the legal title to Mrs. Whitney, whether in violation of their duty I do not say, but in any event her title was by deed and not by the reversion of the title.

After reflecting upon all I have written above, I am constrained to qualify it by saying that I am inclined to opinion that the trustees of the Orphans' Home had an unqualified fee with absolute power of disposition, and if they gave the land away, this did not affect the title of their grantee, but simply made them liable to the selectmen for the value of the premises, if they should care to enforce their rights. And hence I conclude Mr. Storrs has a good title, and if there is any possible cloud upon it, it is too thin to be considered, and that Edwina Whitney never had any title to convey.

Yours truly, GEORGE G. SILL.

December 24, 1885.

AUGUSTUS STORRS' LETTER OF NOV. 30, 1885.

BROOKLYN, N. Y., 34 MONROE PLACE, NOV. 30, 1885.

HON. WILLIAM EDGAR SIMONDS,

Chairman of the Joint Commission of the Connecticut Legislature in relation to the Storrs' Agricultural School:

DEAR SIR,—I have the honor to acknowledge the receipt of your communication written in behalf of the Commission, and dated November 10, 1885, and have given due consideration to the same, and the assurances contained therein and given to me at our personal interview subsequent thereto.

Upon reflection I have concluded to act upon the suggestion made by you during our interview at Hartford on the 25th inst., and, if the State desires a new deed, to give to the State a deed, of the same premises conveyed by my original deed of April 15, 1881, for an Agricultural School, without any restrictions or conditions whatsoever.

Very respectfully yours,

AUGUSTUS STORRS.

THE AGRICULTURAL COLLEGE FUND.

The foundation of this Fund was laid by the following Act of Congress:

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled: That there be granted to the several States, for the purposes hereinafter mentioned, an amount of public land, to be apportioned to each State a quantity equal to thirty thousand acres for each senator and representative in Congress, to which the States are respectively entitled by the apportionment under the census of eighteen hundred and sixty; *provided*, That no mineral lands shall be selected or purchased under the provisions of this act.

SEC. 2. *And be it further enacted*, That the land aforesaid, after being surveyed, shall be apportioned to the several States in sections or subdivisions of sections, not less than one quarter of a section; and whenever there are public lands in a State subject to sale at private entry at one dollar and twenty-five cents per acre, the quantity to which said State shall be entitled shall be selected from such lands within the limits of such State, and the Secretary of the Interior is hereby directed to issue to each of the States in which there is not the quantity of public lands subject to sale at private entry at one dollar and twenty-five cents per acre, to which

said State may be entitled under the provisions of the act, land scrip to the amount in acres for the deficiency of its distributive share; said scrip to be sold by said States and the proceeds thereof applied to the uses and purposes prescribed in this act, and for no other use or purpose whatsoever; *provided*, That in no case shall any State to which land scrip may thus be issued be allowed to locate the same within the limits of any other State, or of any Territory of the United States, but their assignees may thus locate said land scrip upon any of the unappropriated lands of the United States subject to sale at private entry at one dollar and twenty-five cents, or less, per acre; *and provided, further*, That no more than one million acres shall be located by such assignees in any of the States; *and provided, further*, That no such location shall be made before one year from the passage of this act.

SEC. 3. *And be it further enacted*, That all the expenses of management, superintendence, and taxes from date of selection of said lands, previous to their sales, and all expenses incurred in the management and disbursement of the moneys which may be received therefrom, shall be paid by the States to which they may belong, out of the treasury of said States, so that the entire proceeds of the sale of said lands shall be applied without any diminution whatever to the purposes hereinafter mentioned.

SEC. 4. *And be it further enacted*, That all moneys derived from the sale of the lands aforesaid, by the States to which the lands are apportioned, and from the sales of land scrip hereinbefore provided for, shall be invested in stocks of the United States, or of the States, or some other safe stocks, yielding not less than five per centum upon the par value of said stocks; and that the moneys so invested shall constitute a perpetual fund, the capital of which shall remain forever undiminished (except so far as may be provided in section fifth of this act), and the interest of which shall be inviolably appropriated, by each State which may take and claim the benefit of this act, to the endowment, support, and maintenance of at least one college where the leading object shall be, without excluding other scientific and classical studies, and including military tactics, to teach such branches of learning as are related to agriculture and the mechanic arts, in such manner as the legislatures of the States may respectively prescribe, in order to promote the liberal and practical education of the industrial classes in the several pursuits and professions in life.

SEC. 5. *And be it further enacted*, That the grant of land and land scrip hereby authorized shall be made on the following conditions, to which, as well as to the provisions hereinbefore contained, the previous assent of the several States shall be signified by legislative acts:

First. If any portion of the fund invested, as provided by the foregoing section, or any portion of the interest thereon, shall, by any action or contingency, be diminished or lost, it shall be replaced by the State to which it belongs, so that the capital of the fund shall remain forever undiminished; and the annual interest shall be regularly applied without diminution to the purposes mentioned in the fourth section of this act, except that a sum, not exceeding ten per centum upon the amount received by

any State under the provisions of this act, may be expended for the purchase of lands for sites or experimental farms, whenever authorized by the respective legislatures of said States.

Second. No portion of said fund, nor the interest thereon, shall be applied, directly or indirectly, under any pretence whatever, to the purchase, erection, preservation, or repair of any building or buildings.

Third. Any State which may take and claim the benefit of the provisions of this act shall provide, within five years, at least not less than one college, as described in the fourth section of this act, or the grant to such State shall cease; and said State shall be bound to pay the United States the amount received of any lands previously sold, and that the title to purchasers under the State shall be valid.

Fourth. An annual report shall be made regarding the progress of each college, recording any improvements and experiments made, with their cost and results, and each other matters, including State industrial and economical statistics as may be supposed useful; one copy of which shall be transmitted by mail free, by each, to all other colleges which may be endowed under the provisions of this act, and also one copy to the Secretary of the Interior.

Fifth. When lands shall be selected from those which have been raised to double the minimum price, in consequence of railroad grants, they shall be computed to the States at maximum price, and the number of acres proportionally diminished.

Sixth. No State while in a condition of rebellion or insurrection against the government of the United States, shall be entitled to the benefit of this act.

Seventh. No State shall be entitled to the benefits of this act unless it shall express its acceptance thereof by its legislature within two years from the date of its approval by the President.

SEC. 6. *And be it further enacted,* That land scrip issued under the provisions of this act shall not be subject to location until after the first day of January, one thousand eight hundred and sixty-three.

SEC. 7. *And be it further enacted,* That the land officers shall receive the same fees for locating land scrip issued under the provisions of this act as is now allowed for the location of military bounty land warrants under existing laws; *provided,* their maximum compensation shall not be increased thereby.

SEC. 8. *And be it further enacted,* That the Governors of the several States to which scrip shall be issued under this act shall be required to report annually to Congress all sales made of such scrip until the whole shall be disposed of, the amount received for the same, and what appropriation has been made of the proceeds.

Approved, July 2, 1862.

The first legislation of this State with reference to this fund was the following:

Be it enacted by the Senate and House of Representatives in General Assembly convened :

SECTION 1. That the lands, rights, powers, and privileges granted to and conferred upon the State of Connecticut by an act of Congress entitled "An Act donating Public Lands to the several States and Territories which may provide Colleges for the benefit of Agriculture and the Mechanic Arts," approved July 2, 1862, be, and the same are hereby accepted, upon the terms, conditions, and restrictions contained in said act of Congress.

SEC. 2. That his excellency the governor be and he is hereby authorized, to appoint any number of commissioners not exceeding three, to perform, under his direction, any act or acts necessary to secure and make available to the State the provisions of said act.

SEC. 3. This act shall take effect from the day of its passage.

Approved, Dec. 24, 1862.

On the 11th day of May, 1863, Robbins Battell of Norfolk, Henry B. Harrison of New Haven, and A. Homer Byington of Norfolk, were appointed such commissioners.

The next legislation of the State with reference to this fund was the following:

Be it enacted by the Senate and House of Representatives in General Assembly convened :

SECTION 1. Whenever the Secretary of the Interior shall have issued to this State the land scrip due to this State under the act of Congress entitled "An Act donating Public Lands to the several States and Territories which may provide Colleges for the benefit of Agriculture and the Mechanic Arts," it shall become the duty of the commissioner of the school fund to take charge of said scrip, and, as agent of this State, to sell the same so soon as in his judgment he can prudently do so, upon terms to be previously approved by the governor, and, in the name and behalf of this State, to convey and transfer the same, in any suitable manner, to the purchaser or purchasers thereof, and to invest the avails thereof in the manner specially prescribed by said act of Congress.

SEC. 2. Said commissioner shall, semi-annually, pay over the interest of the fund which may result from the sale of said scrip, to the president and fellows of Yale College in New Haven, for the special purposes and upon the special conditions hereinafter set forth.

SEC. 3. Said corporation shall devote said interest, wholly and exclusively, to the maintenance, in that part of Yale College known as the "Sheffield Scientific School," of such courses of instruction as (including the courses of instruction already instituted in said school) shall carry out

the intent of said act of Congress, in the manner specially prescribed by the fourth section of said act.

SEC. 4. Said corporation shall furnish gratuitous education in said courses of instruction to pupils who shall be annually nominated to be pupils of said school, in such manner as the General Assembly shall prescribe. The number of pupils to be so received gratuitously into said school shall be, in each year, such a number as would expend a sum equal to one-half of the said interest for the same year in paying for their instruction in said school if they were required to pay for it at the regular rates charged to other pupils of said school for the same year. Said pupils so nominated and received shall be citizens of this State, and shall be admitted into said school upon the same terms and subject to the same rules and discipline which shall apply to all other pupils of said school, with the single exception that they shall not be required to pay anything for their instruction.

SEC. 5. Said corporation shall annually make and distribute the reports required by the fourth paragraph of section fifth of said act of Congress.

SEC. 6. No portion of said interest shall be paid over to said corporation until said corporation shall contract with this State, by its contract in writing, in such form as the Governor shall approve, to fulfill and perform all the duties and obligations imposed upon it by this act.

SEC. 7. The governor, lieutenant-governor, the three senior senators, and the superintendent of common schools, shall constitute a board of visitors, whose duty it shall be to visit the school in each year, and report annually thereon to the General Assembly.

Approved, June 24, 1863.

A contract as follows was entered into under the act last given:

"The President and Fellows of Yale College in New Haven, being a corporation duly established in the town and county of New Haven, hereby promise and agree to and with the State of Connecticut, as follows:"

First. WHEREAS, by virtue of a certain Act of Congress, entitled "An Act donating Public Lands to the Several States and Territories which may provide Colleges for the benefit of Agriculture and the Mechanic Arts," the State of Connecticut has become entitled to certain land scrip; and

WHEREAS, the said State, by an Act of its General Assembly, entitled "An Act appropriating Scrip for Public Lands granted to this State under the Act of Congress, approved July 2, 1862," has provided that the interest of the fund, which may result from the sale of said scrip, shall be paid semi-annually to said corporation, for the special purposes and upon the special conditions in said last-named Act of said General Assembly set forth; and

WHEREAS said Act of said General Assembly imposes certain duties and obligations upon said corporation, as conditions upon which the payment of said interest, as aforesaid, is to depend:—

Now, in consideration of the appropriation of said interest by said State to said corporation through said Act of the General Assembly, in the manner set forth in said Act, the said corporation agrees and contracts with said State to fulfill and perform all the duties and obligations imposed upon said corporation by said last-named Act.

Second. Especially said corporation agrees to devote said interest wholly and exclusively to the maintenance, in that department of Yale College known as the "Sheffield Scientific School," of such courses of instruction as (including the course of instruction already instituted in said school) shall carry out the intent of said Act of Congress in the manner specially prescribed in the fourth section of said Act; and said corporation agrees to furnish gratuitous education in said courses of instruction to pupils, citizens of this State, who shall be annually nominated to be pupils of said school, in such manner as the General Assembly shall prescribe. The number of which pupils to be so received gratuitously into said school shall be, in each year, such a number as would expend a sum equal to one-half of the said interest for the same year, in paying for their instruction in said school, if they were required to pay for it at the regular rates charged to other pupils of said school for the same year, which pupils shall be admitted into said school upon the same terms and subject to the same rules and discipline which shall apply to all other pupils of said school, with the single exception that they shall not be required to pay anything for their instruction; and said corporation agrees to make and distribute annually the reports required by the fourth paragraph of section fifth of said Act of Congress.

In witness whereof, the said corporation, by Theodore D. Woolsey, its agent, hereunto especially authorized, hath hereto set its corporate name and seal at New Haven this fourth day of August, A.D. 1863.

(Signed)

PRESIDENT AND FELLOWS OF

YALE COLLEGE IN NEW HAVEN.

By THEODORE D. WOOLSEY.

[Seal of Yale College.]

[Canceled Rev. Stamp, 5 cents.]

In presence of H. C. KINGSLEY.

STATE OF CONNECTICUT,

EXECUTIVE DEPARTMENT,

HARTFORD, Sept. 3, 1863.

Approved:

(Signed)

WM. A. BUCKINGHAM, *Governor.*

[Canceled Rev. Stamp, 5 cents.]

WHEREAS, in accordance with the provisions of an Act of the second session of the XXXVII Congress of the United States, entitled, "An Act donating Public Lands to the several States and Territories which may provide Colleges for the benefit of Agriculture and the Mechanic Arts," the Legislature of Connecticut passed an Act, approved July 24, 1863,

requiring the Commissioner of the School Fund to pay semi-annually the interest of the fund, which may result from the sale of land scrip, due to this State, to the President and Fellows of Yale College, for the benefit of the Sheffield Scientific School, on certain conditions, as specified in said Acts; and

WHEREAS, one condition imposed by the State Act is that "no portion of said interest shall be paid over to said corporation until said corporation shall contract with this State, by its contract in writing, in such form as the Governor shall approve, to fulfill and perform all the duties and obligations imposed upon it by this Act, therefore,

Voted, to accept the trust with the conditions, and to enter into the required contract.

Voted, that President Woolsey be and he is hereby appointed and empowered to execute, on the part of this corporation, any contract, or other writing, which may be necessary to carry into effect the preceding vote.

[Yale College Corporation, Rec. July 28, 1863.]

NEW HAVEN, Aug. 26, 1863.

The above is a true copy of the original record.

(Signed) WYLLYS WARNER, *Secretary*.

[Seal of Yale College.]

[Rev. Stamp, 5 cents, canceled.]

The next legislation of the State with reference to this fund was the following:

Be it enacted by the Senate and House of Representatives, in General Assembly convened :

SECTION 1. The visitors of the Sheffield Scientific School, designated by the Act approved June 24, 1863, and entitled "An Act appropriating the Scrip for Public Lands granted to this State, under the Act of Congress approved July 2, 1862," to wit, the governor, the lieutenant-governor, the three senior senators, and the superintendent of common schools, shall constitute, together with the secretary of the Sheffield Scientific School, an appointing board, who shall select from such candidates as shall offer themselves those who shall be entitled to receive the gratuitous instruction in said school which has been provided for by the State in said Act.

SEC. 2. In case there are more applications for the bounty of the State than there are vacancies to be filled on the part of the State, said board shall give the preference to such young men as are fitting themselves for agricultural and mechanical or manufacturing occupations in life, who are or shall become orphans through the death of a parent in the naval or military service of the United States, and, next to them, to such as are most in need of pecuniary assistance; and, furthermore, they shall provide that the appointments shall be distributed, as far as practicable, among the several counties of the State, in proportion to their population.

SEC. 3. The secretary of said school shall also be the secretary of said appointing board, and shall keep a record of their transactions ; and he shall, furthermore, at least one month before the close of each academic year in said school, cause to be published in at least one newspaper in every county of this State in which a newspaper may then be published an advertisement specifying the number of pupils who, by virtue of said Act, are entitled to be admitted into said school for gratuitous instruction during the ensuing academic year, and designating the time and manner in which applications may be made to said appointing board, for admission to said school.

Approved July 6, 1864.

The next legislation of the State with reference to this fund was as follows :

Be it enacted by the Senate and House of Representatives in General Assembly convened, That the commissioner of the school fund be authorized to exchange the United States ten-forty bonds, composing the capital of the Agricultural College fund, with the treasurer of the State, receiving in lieu thereof a like amount of the six per cent. bonds of this State ; and that the bank stock held by the school fund in such banks as have, or may hereafter, surrender their charters, be disposed of to the best advantage and the proceeds invested in the bonds of the State.

SEC. 2. The bonds issued under the provisions of this act shall be endorsed "Agricultural College Bonds" and "School Fund Bonds," respectively, and be transferable only by special act of the General Assembly.

Approved July 21, 1865.

The next legislation of the State with reference to this fund constitutes Part 1 of Chapter XIII., Title 9, of the Revised Statutes of 1875, pages 149 and 150, the same being as follows :

SECTION 1. The bonds of this State, indorsed and known as Agricultural College bonds, and constituting the capital of the Agricultural College fund, shall not be transferable, except by a special act of the General Assembly, but shall remain in the custody of the commissioner of the school fund, who shall semi-annually receive and pay over the interest accruing thereon to the president and fellows of Yale College, for the purposes and on the conditions hereinafter set forth.

SEC. 2. Said corporation shall devote said interest, wholly and exclusively, to the maintenance, in that department of Yale College known as the Sheffield Scientific School, of such courses of instruction as shall carry out the intent of the act of Congress, entitled An Act donating public Lands to the several States and Territories, for the benefit of Agriculture and the Mechanic Arts, approved July 2, 1862, in the manner specially prescribed in the fourth section of said act.

SEC. 3. Said corporation shall furnish gratuitous education, in said courses of instruction, to persons who shall be annually nominated to be pupils of said school, in such manner as the General Assembly shall prescribe. Their number shall be, in each year, such as would expend a sum equal to half said interest, for the same year, in paying for their instruction in said school, if they were required to pay for it at the regular rates charged to its other pupils for the same year. Said pupils, so nominated and received, shall be citizens of this State, and shall be admitted into said school upon the same terms, and subject to the same rules and discipline, which shall apply to all other pupils, except that they shall pay nothing for their instruction.

SEC. 4. Said corporation shall annually make up and distribute the reports required by the fourth paragraph of the fifth section of said act of Congress.

SEC. 5. The Governor, Lieutenant-Governor, the three senior Senators, and the Secretary of the Board of Education, shall constitute a board of visitors, who shall visit said school in each year, and report annually thereon to the General Assembly.

SEC. 6. Said visitors, with the secretary of the Sheffield Scientific School, shall constitute an appointing board, who shall select from such candidates as shall offer themselves, those who shall be entitled to receive the gratuitous instruction in said school.

SEC. 7. If there are more applications for the bounty of the State than there are vacancies to be filled on the part of the State, said board shall give the preference to such young men as are fitting themselves for agricultural, and mechanical or manufacturing occupations in life, and may have become orphans through the death of a parent in the naval or military service of the United States; and, next to them, to such as are most in need of pecuniary assistance; and shall provide that the appointments shall be distributed, as far as practicable, among the several counties of the State, in proportion to their population.

SEC. 8. The secretary of said school shall also be the secretary of said appointing board, and record their transactions; and shall, at least one month before the close of each academic year in said school, cause to be published in at least one newspaper in every county in this State, an advertisement, specifying the number of pupils entitled by law to be admitted into said school for gratuitous instruction, during the ensuing academic year, and designating the time and number in which applications for admission may be made to said appointing board.

The next legislation of the State with reference to this fund was the following:

Be it enacted by the Senate and House of Representatives in General Assembly convened :

SECTION 1. That the treasurer of this State and the Commissioner of the School Fund are hereby authorized to invest any moneys that are now

or may hereafter come into their hands, belonging to the capital of the Agricultural College Fund of this State, in the bonds of the United States, or of this State, or of any town, city, or county in this State, yielding not less than five per centum upon the par value of said bonds.

Approved, March 27, 1878.

The next legislation of the State with reference to this fund was the following:

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. The Treasurer and the Commissioner of the School Fund are hereby authorized to invest any money now in their hands, or that may hereafter come into their hands belonging to the principal of the Agricultural College Fund of this State, in addition to the present investments allowed by law, in any securities except personal securities, in which by law the savings banks of this State may invest.

SEC. 2. This act shall take effect from its passage.

Approved, March 28, 1883.

The next and last legislation of the State with reference to this fund was the following:

Resolved by this Assembly: That the Treasurer be authorized and directed to pay interest on fifty-eight thousand dollars belonging to the Agricultural College Fund remaining in the Treasury, from the first day of January, A.D. 1883, at the rate of five per cent. per annum, until such time as said amount is invested according to law.

Approved, March 7, 1883.

The State received under the Act of Congress already given, 1,125 pieces of land-scrip, 160 acres each; in all 180,000 acres. This was sold in May, 1864, by the then Commissioner of the School Fund, Albert Sedgwick, with the approval of the Governor, for \$135,000, being at the rate of seventy-five cents per acre. This \$135,000 is the principal of the Agricultural College Fund of the State.

The whole fund was at first invested in United States ten-forty bonds, which, by authority of the legislature of 1865, were exchanged for six per cent. bonds of this State, which were endorsed "Agricultural College Bonds." In 1875, \$19,000 of these bonds were called in by the State. The legislature of that year associated the treasurer of the State with the Commissioner of the School Fund, in making investments of the fund, and they were authorized to invest any portion of the principal in bonds of the

United States or of this State, or of any town, city or county in this State yielding not less than five per cent. upon the par value of said bonds. The \$19,000 received from the State was re-invested in town of Lyme, twenty-year, five per cent. bonds. On the first day of January, 1883, \$58,000 of the so-called Agricultural College bonds matured. By the resolution of the General Assembly, approved March 7, 1885, the treasurer was authorized and directed to pay interest on \$58,000, belonging to the fund remaining in the treasury, from the first day of January, 1885, at the rate of five per cent. per annum, until such time as said amount was invested according to law.

On the first day of January, 1884, the balance of the so-called Agricultural College bonds of the State, amounting to \$58,000, matured, and the amount was paid into the treasury. The fund is at present invested as follows:

Town of Lyme bonds,	-	-	-	\$19,000
Bond and mortgages,	-	-	-	109,925
Cash in treasury December 31, 1885,	-	-	-	6,075
Total, -	-	-	-	<u>\$135,000</u>

The whole amount of interest on the fund since it was constituted, and up to December 31, 1885, is \$174,765.91, which amount has been paid to the President and Fellows of Yale College.





(MAIN HOSPITAL.)
CONNECTICUT HOSPITAL FOR INSANE.
AT MIDDLETOWN.

The Engraving by Springfield, Mass.



The Old South Hospital, Springfield, Mass.

SOUTH HOSPITAL.



TWENTIETH REPORT

OF THE

BOARD OF TRUSTEES

OF THE

Connecticut Hospital for the Insane

FOR THE

STATE OF CONNECTICUT,

WITH

Superintendent's and Treasurer's Reports.

Presented to the General Assembly at its Session in January, 1886.

By Order of the General Assembly.

MIDDLETOWN, CONN.:

PELTON & KING, PRINTERS AND BOOKBINDERS.

1885.

OFFICERS OF THE HOSPITAL.

BOARD OF TRUSTEES.

HENRY B. HARRISON,	-	-	-	-	-	-	NEW HAVEN.
SAMUEL G. WILLARD,	-	-	-	-	-	-	COLCHESTER.
CLARK E. BARROWS,	-	-	-	-	-	-	EASTFORD.
JAMES E. ENGLISH,	-	-	-	-	-	-	NEW HAVEN.
HENRY WOODWARD,	-	-	-	-	-	-	MIDDLETOWN.
ROBBINS BATTELL,	-	-	-	-	-	-	NORFOLK.
H. P. GEIB, M. D.,	-	-	-	-	-	-	STAMFORD.
JOSEPH W. ALSOP, M. D.,	-	-	-	-	-	-	MIDDLETOWN.
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LUCIUS S. FULLER,	-	-	-	-	-	-	TOLLAND.
M. B. COPELAND,	-	-	-	-	-	-	<i>Treasurer.</i>

RESIDENT OFFICERS.

ABRAM MARVIN SHEW, M. D.,	-	-	-	-	-	-	-	<i>Superintendent and Physician.</i>
JAMES OLMSTEAD, M. D.,	-	-	-	-	-	-	-	<i>First Assistant Physician.</i>
WILLIAM E. FISHER, M. D.,	-	-	-	-	-	-	-	<i>Second Assistant Physician.</i>
CHAS. E. STANLEY, M. D.,	-	-	-	-	-	-	-	<i>Third Assistant Physician.</i>
JAMES M. KENISTON, M. D.,	-	-	-	-	-	-	-	<i>Asst. Physician at South Hospital.</i>
HENRY S. NOBLE, M. D.,	-	-	-	-	-	-	-	<i>Asst. Physician at New South Hospital.</i>
J. W. THAYER,	-	-	-	-	-	-	-	<i>Clerk.</i>
P. M. SANDERSON,	-	-	-	-	-	-	-	<i>Farmer.</i>
MRS. MARGARET DUTTON,	-	-	-	-	-	-	-	<i>Matron.</i>
MRS. A. L. WILLIAMS,	-	-	-	-	-	-	-	<i>Housekeeper, Main Hospital.</i>
MRS. ELLA WAITE,	-	-	-	-	-	-	-	<i>Housekeeper at South Hospital.</i>
MRS. H. H. INGRAHAM,	-	-	-	-	-	-	-	<i>Housekeeper at New South Hospital.</i>
BENJAMIN F. GOULD,	-	-	-	-	-	-	-	<i>Supervisor.</i>

All communications relative to the admission, etc., of Patients should be addressed to the Superintendent. Blanks will be furnished on application.

TRUSTEES' REPORT.

*To the Honorable the General Assembly
of the State of Connecticut:*

The Board of Trustees of the Connecticut Hospital for the Insane beg leave to submit their Twentieth Annual Report.

They would, at the outset, make grateful mention that the Divine Father, who ever watches over His defenceless children, has continued his protection to those deprived of their reason, that have been patients in the Hospital, and to those who have taken care of them. There has been freedom from epidemic disease and from unforeseen calamity.

Since the last Annual Report, dated December first, the center building and north wing of the Hospital, now known as the "New South," have been completed.

In the month of May it was opened for women. This was a relief to other overcrowded wards, and to towns waiting to send female patients.

The building is found to be remarkably well fitted to the ends for which it was designed. All the light, ventilation, coolness in summer, and warmth in winter, that could with reason be expected are secured. The kitchen and store rooms are convenient. The day rooms, the dormitories, the halls, the dining rooms, and the office of the physician were skillfully planned, and are so attractive as to be valuable auxiliaries to the beneficent work of the Hospital.

The contractors deserve credit for their fidelity and excellent workmanship. And not less do the Committee of the Trustees, Messrs. Hayden, Alsop, and Woodward, under whose care the building was erected; that the materials used were so good, and that the cost was within the appropriation.

The last Legislature appropriated fifty thousand dollars for an additional wing for men. The construction of this is carried rapidly forward, by Messrs. Hayden, English and Barrows, Trustees, who were appointed by the Governor, commissioners for this business.

The skill of the architects, Mr. David R. Brown of New Haven, and Mr. Jasper D. Sibley of Middletown, is in this connection deserving of special recognition.

The whole number of patients in the Hospital during the seven months of the year covered by this report was 1,132.

The number remaining June 30th, 1885, was 1,019.

For female patients there is room for all who need care.

A more complete classification of patients is one excellent result of the increased accommodations. This affords a better opportunity to cure some, and to benefit many others.

The farm has been well tilled, and has yielded good crops. The increased number of patients requires a larger number of cows. For these the farm furnishes insufficient pasturage. Additional land may be required for this purpose, at an early day.

Many Hospitals in the country have provided a house especially for the Superintendent and his family. For obvious reasons such an one is desirable here.

Two years ago the Trustees appointed a Committee to consider this subject. Last year it was determined to undertake the work this year.

During the Spring it was decided to put up a suitable house, neat and well proportioned; but not too large or costly. The work is progressing favorably. There is good reason to believe that this will contribute to the health and effective power of the Superintendent, and be of permanent advantage to the institution.

The importance of carrying the waste water and the sewage quickly from the Hospital buildings is becoming yearly more evident, and has received no little attention heretofore. This year the sewer has been partially rebuilt, and the system extended, so that it drains not only the Main Hospital, but the South and the New South. The natural slope of the land eastward enables this to be done at a moderate expense. At the same time it makes useful, not only the liquid but solid sewage, in fertilizing the farm.

In respect to this and other important matters the report of the Superintendent and Treasurer herewith presented will furnish fuller information.

The fidelity and skill of the Superintendent and his assistants to the interests of this institution, and of the unfortunate and defenceless men and women under their care, as in the past, so now deserve recognition and high commendation. The calm and humane spirit in which responsible and often trying duties are performed, is an advantage not only to the patients, but to thousands of their kindred and friends, who are comforted by the confidence that the insane are here in safe hands, and will receive best and tenderest care.

For this reason if no other, the interior as well as the exterior of the Hospital is made inviting, giving to those who enter it for the first time the impression, not of a prison or house of detention, but rather of a large and comfortable mansion, in which as much cheerfulness and as many home comforts will be found, as may be of substantial advantage to the patients, and to all who are caring for them.

A visit to the Hospital, when it is thus equipped, tends to relieve friends of a heavy burden, as they perceive the attractiveness of the rooms and the spirit of those in charge.

The same influence is exercised, when in favorable weather hundreds of men are seen on the lawn or in the summer house, who have the appearance of persons off duty for a holiday, rather than as belonging to a class that not many years ago were regarded as so destructive and dangerous that they must be restrained by prison bars and chains.

In intelligent care for the insane and in devices to bring rays of comfort to minds clouded and distressed, many of whom would otherwise be friendless as well as poor, the Connecticut Hospital has gained a place in the foremost rank of similar institutions on this continent, or elsewhere.

It adds to the satisfaction with which a citizen of Connecticut may regard this great charity, that the whole cost, from the beginning, has been much less than most of the corresponding ones in other states.

His Excellency Governor Harrison, having resigned his office as Trustee on becoming ex-officio member of the Board, ex-Governor English, who in former years rendered the Hospital essential service, was elected to fill the vacancy.

The terms of office of the members from New London and Windham counties expire in June next.

We would respectfully request that they be reappointed.

All of which is respectfully submitted.

HENRY B. HARRISON,
SAMUEL G. WILLARD,
CLARK E. BARROWS,
JAMES E. ENGLISH,
HENRY WOODWARD,
ROBBINS BATTELL,
H. P. GEIB, M. D.,
JOSEPH W. ALSOP, M. D.,
ELISHA B. NYE, M. D.,
BENJAMIN DOUGLAS,
H. SIDNEY HAYDEN,
LUCIUS S. FULLER.

MIDDLETOWN, June 30th, 1885.

SUPERINTENDENT'S REPORT.

*To the Board of Trustees of the
Connecticut Hospital for the Insane :*

GENTLEMEN—In compliance with the requirements of Chapter XL. Public Acts of the General Assembly, 1885, this Twentieth Report of the Connecticut Hospital for the Insane covers a period of only seven months from December 1st, 1884 to June 30th, 1885, inclusive. To those of you who are familiar with the detail history of the Hospital, it is not necessary to say that this period has been one of great activity and decided progress in all that concerns the best interests of the Institution. A larger number of patients has been under treatment than ever before. A new building erected under your supervision, most complete in all its arrangements, has been opened for the reception of female patients. For the first time in its history the Hospital has been able to receive all patients without notice, and vacant rooms are ready for others who may need to come.

So far as I am able to learn, the town almshouses have been relieved of all insane. If any deranged persons are still unprovided for, the blame must rest upon the friends or public officials who have neglected to send them to the Hospital. Thus the original purpose of those who were instrumental in founding a Hospital for all of the insane of Connecticut has been carried out within a period of nineteen years.

There were in the Hospital at the commencement of the year 923 patients, 413 men and 510 women.

During the seven months 209 have been admitted, 103 men and 106 women; making the whole number under treatment 1,132.

The number of patients discharged was 78, of whom 35 were men and 39 were women. There were 39 deaths, 19 men and 20 women.

The average number of patients was 946, of whom 427 were men and 518 were women. The number remaining at this date (June 30th) is 1,019, 462 men and 557 women.

This disparity in numbers between the sexes may be explained in three ways. In Connecticut there are more women than men; a larger proportion of insane men recover or die, while insane women more frequently pass into a state of partial chronic dementia which tends to prolong life. Hence a gradual but steady accumulation of chronic cases. The character of the admissions has not varied essentially from former years. Of the 209 51 were readmissions; persons who had been inmates of this Hospital previously. A majority of these were taken away to make room for more urgent cases and returned as soon as the new building was opened. As showing the unfavorable character of many of the admissions, it should be mentioned that there were 7 cases of General Parësis, 10 of Epilepsy, 5 of Imbecility, and in 42 others the duration of insanity on admission varied from 10 to 40 years. No reasonable hope of recovery can be entertained in any of these cases. *Sixty-five* were acute or recent cases of insanity; that is, in 65 cases the symptoms of insanity dated back less than six months from time of admission. It is in this small class that we find our hopeful cases. Five persons were admitted under 20 years of age—the youngest being only 13.

The oldest person admitted was aged 90 and there were 43 between the ages of 70 and 90 years. I do not suppose that there is a real increase of insanity in persons over 60; for the moral and mental causes of insanity do not then act with such intensity as in earlier periods of life, but there appears to be a growing ten-

dency on the part of friends and public officials to send old people whose peculiarities and eccentricities have become exaggerated; whose powers of self-control have grown less than in middle life. Then too, I think society has of late become less tolerant of individual morbid peculiarities. I could point to many of these cases that I am sure would not have been sent to an asylum 25 years ago. All of these persons, however, are weak in mind and body and unable to properly care for themselves. The Hospital is therefore doing its legitimate work in receiving them, even at the risk of lengthening its mortuary tables.

Three insane convicts were transferred from, Wethersfield Prison; one of whom was returned by the medical examining commission after 3 months' observation at Hospital.

Of the 209 persons admitted, 129 are supported by the State and towns (paupers), 75 by State and friends (indigents), and 5 by self or friends (paying).

We record five men and two women as not insane. One of these was a case of feigning; while all of the others were simply cases of inebriety.

DISCHARGES.

A report covering a period of only seven months cannot be expected to give valuable statistics, for the time is not long enough to furnish complete results.

Nearly all of the cases terminating in recovery were of short duration, and of persons who were brought to the Hospital without delay. It is a popular notion that cases of Melancholia are most unfavorable. The intense despondency blended with delusions of having committed some unpardonable sin or of being possessed by the Devil, causes the intensest emotional disturbance. The common belief is that such cases do not get well. As a matter of fact we find them most curable. A word of caution should be given respecting this class of "religious melancholias." They are *all suicidal* or *homicidal*, and the propensity is often the first symptom to be recognized and the last to depart.

As a result patients are sometimes discharged too soon, or are taken away by friends before having fully recovered.

We had one such case this year of a very unfavorable character, who made rapid progress towards recovery. Unfortunately her husband came to visit the Hospital and finding her so much improved, insisted upon taking her home even against our earnest protest, to place her in a faith cure. Within a few days the neighborhood was aroused by the cry of "Murder !" An officer rushed into the house just in time to divert the blow which was aimed at her infant child by this insane mother. She gave as an excuse that "she was going to send the child to Heaven."

Change is often beneficial to insane patients. Where a patient seems uncomfortable and not improving, I remove him to another ward where he may have new associates and different surroundings. A complete renovation of a ward or building and the substitution of new furniture is generally followed by marked improvement in the conduct of the patients. They instinctively mend their habits and take better care of themselves. This was shown in a manifest degree in May when the New South Hospital was opened. Many of the women transferred to that building had been for years irritable, destructive, and somewhat noisy. A most marked improvement has taken place in their general appearance and behavior.

DEATHS.

With a family of one thousand diseased persons, 43 of whom had passed beyond the age of 70, a large death rate might reasonably be expected. It is therefore the more gratifying to report general good health and a small mortality rate. The total number of deaths (39) is below the average. What is quite unusual the mortality among males is less than among females. The cause of death was tubercular consumption in 9; general paralysis, 4; marasmus, 3; pneumonia, 3; maniacal exhaustion, 3; exhaustion in acute melancholia, 2; erysipelas, 2; disease of heart, 2; old age, 2; and one each from apoplexy, Bright's disease, epilepsy,

entero-colitis, diarrhœa, gastro-enteritis, hydrothorax, tumor of the brain and suicide.

The average age of all who died was 48.64 years.

DEATHS AND THEIR RATIOS FROM MAY 1, 1868, to JUNE 30, 1885.

Official Year.	Whole Number of Patients.	Daily Average No. of Patients.	DEATHS.			Per Cent on Whole No. of Patients.	Per Cent on Daily Average No. of Patients.
			Males.	Females.	Total.		
1868-69, -	268	85.47	14	1	15	5.59	17.57
1869-70, -	343	225.17	18	3	21	6.12	9.32
1870-71, -	307	237.	11	10	21	6.71	8.86
1871-72, -	329	242.58	9	6	15	4.55	6.18
1872-73, -	336	264.53	12	9	21	6.25	7.86
1873-74, -	524	239.51	18	17	35	6.67	10.30
1874-75, -	605	425.80	21	15	36	5.95	8.45
1875-76, -	616	452.64	26	7	33	5.35	7.31
1876, 8 mos., Dec. 1, '76,	548	456.97	9	6	15	2.73	3.28
Nov. 30, '77,	619	463.88	19	12	31	5.01	6.69
1877-78, -	629	474.17	27	13	40	6.36	8.43
1878-79, -	644	498.34	9	10	19	2.95	3.81
1879-80, -	654	514.63	16	14	30	4.58	5.82
1880-81, -	881	608.51	32	12	44	5.00	7.24
1881-82, -	1079	789.27	47	32	79	7.32	10.01
1882-83, -	1113	854.5	43	37	80	7.18	9.36
1883-84, -	1103	883.2	34	21	55	4.98	6.22
1884-85, -	1132	946.31	19	20	39	3.44	4.12

GENERAL HISTORY.

In my last report I described briefly the special arrangements we had made for the Epileptic male patients. In the New South Hospital there is a ward arranged for and occupied by the same class of females. These patients are under the care of attendants day and night and a record kept of all the seizures. By this special care such accidents as are liable to result from Epilepsy are reduced to the minimum ; at the same time we are better able to watch the effects of remedies, diet, and exercise.

The medical and moral treatment of other classes of patients has been conducted on the same general principles as detailed in previous reports.

Believing most thoroughly in the doctrine of "good living," we have prescribed a generous diet of milk, eggs, butter, and cod liver oil in the early stages of insanity with gratifying results. During no previous year have so many of our patients enjoyed limited and unlimited parole.

As we only prescribe mechanical restraint in surgical cases, the daily record of restraint has not reached one quarter of one per cent. Occupation in the garden or on the farm continues to form a prominent feature of the daily life of our male patients, while the women who are able render valuable assistance in the ward work, sewing room, kitchen and laundry.

During the pleasant months all others, who are physically able, are out of doors from two to six hours daily. Notwithstanding the increased opportunities afforded, the number of attempted escapes has lessened year by year. We continue to find our four farm cottages convenient and useful adjuncts in providing for the quiet chronic insane.

Among the many improvements made during this period, should be mentioned the painting of the walls of the dormitories and halls of the South Hospital; also the removal of the wood floors of water closets and bath rooms, and the substitution of iron joist, brick arches and slate tile floors; to give increased ventilation, two brick flues 3x3, were carried up from the cellar to 9 feet above the roof, in which a strong upward current is created by the heat from the hot water boilers placed at the base; many of the wards in the Main Hospital have been repainted in a tasteful and cheerful manner. On Ward 2 a large room formerly used as a dormitory has been furnished as a pleasant day room or parlor. Such a renovation of a house has many advantages besides the extra comfort it affords.

In the meantime we have not been idle out of doors; never before were the lawn, flower beds and garden so attractive; and during the whole season about forty male patients have been at work grading around the New South Hospital; we have at last finished the main sewer and its branches and are thus relieved of

solicitude respecting the distribution of its contents. At this early date (July 1st), nothing can be said respecting the farm products, except that all the indications are favorable to a large crop.

FINANCIAL EXHIBIT.

During the period covered by this report the Hospital has received for all public patients \$3.50 per week. Fortunately the cost of fuel, lights, and necessary provisions has been generally lower than in previous years, and we are able to make all repairs and improvements and show a balance on the credit side. For details I refer you to the accompanying financial tables.

ENTERTAINMENTS.

The monotony of Hospital life during the long winter evenings was relieved by a variety of entertainments such as dramatic representations, concerts, lectures, and readings. In the summer evenings the Hospital band has given out-door concerts twice every week. The following list serves to show the variety and character of the entertainments provided :

Concert, Hospital Troupe, - - - - -	2	evenings.
“ Wesleyan Glee Club, - - - - -	1	“
Dramatic Entertainment, Hospital Troupe, - - - - -	2	“
Roller skating, - - - - -	1	“
Sociable with Dancing, - - - - -	11	“
Lecture, Illustrated with Stereopticon, “The Indians,” by Frederick Gardiner, Jr., - - - - -	1	“
“ Illustrated with Stereopticon, “China,” by Yan Phou Lee, - - - - -	1	“
“ Illustrated with Stereopticon, “California,” by Dr. A. M. Shew, - - - - -	1	“
“ Illustrated with Stereopticon, “The Adiron- dacks,” by Dr. A. M. Shew, - - - - -	1	“
“ “Egypt and the Nile,” by Rev. S. D. Phelps, D. D., - - - - -	1	“
“ “The Alps,” by Rev. C. A. Piddock, - - - - -	1	“
“ “Ceylon and India,” by Mr. G. W. Leitch, - - - - -	1	“
“ “Nebraska,” by Rev. M. A. Holt, - - - - -	1	“
Reading, Edward Fabian, - - - - -	1	“
“ Mrs. Edna Chaffee Noble, - - - - -	1	“

Reading, Mr. D. G. Lawson, - - - -	1	evenings.
" Miss Janie G. Savage, - - - -	1	"
" Miss Louisa Leslie, - - - -	1	"
" Prof. S. T. Ford, - - - -	2	"
Out door Concerts, Hospital Band, - - - -	19	"

DONATIONS.

From the estate of Frederic Marquand, \$150, to be used for the benefit of the patients.

Mrs. M. G. Perry, Southport, Conn., a box of books and magazines.

Mr. T. S. Gold, Secretary State Board of Agriculture, copies of Agricultural Reports from this and other States.

H. D. A. Ward, Esq., Middletown, illustrated papers, magazines and several books.

M. B. Copeland, Esq., a large package of bound volumes and magazines.

Prof. W. O. Atwater, books and magazines.

William E. Thomas, Esq., one copy of Estey's Organ Method.

Mr. Charles E. Lyman, Middlefield, a wagon load of early apples.

Mr. George S. Parmelee, Middletown, six books.

Also, the publishers of the following newspapers gratuitous copies furnished during the year :

The Courant, daily, Hartford.

The Post, daily, Hartford.

The Times, weekly, Hartford.

Religious Herald, weekly, Hartford.

The Palladium, weekly, New Haven.

Tolland County Journal, weekly, Rockville.

Tolland County Leader, weekly, Rockville.

Sheltering Arms, monthly, New York.

The Herald, daily, Middletown.

The Sentinel and Witness, weekly, Middletown.

The Constitution, weekly, Middletown.

The Enterprise, weekly, Naugatuck.

The Review, weekly, Naugatuck.

Bridgeport Standard, weekly, Bridgeport.

Weekly Witness, weekly, New York.

The Transcript, weekly, Portland, Me.

The Regions Beyond, monthly, London, Eng.

Prairie Home, weekly, Carthage, Dak.

SUNDAY RELIGIOUS SERVICES.

Rev. T. W. Coit, D. D.,	-	-	-	-	-	-	Middletown, Conn.
Rev. William North Rice,	-	-	-	-	-	-	Middletown, Conn.
Rev. John Townsend,	-	-	-	-	-	-	Middletown, Conn.
Rev. Harrison Closson,	-	-	-	-	-	-	Middletown, Conn.
Rev. C. A. Piddock,	-	-	-	-	-	-	Middletown, Conn.
Rev. W. A. Johnson, D. D.,	-	-	-	-	-	-	Middletown, Conn.
Rev. W. V. Kelley, D. D.,	-	-	-	-	-	-	Middletown, Conn.
Rev. W. C. Foster,	-	-	-	-	-	-	Middletown, Conn.
Rev. John Binney,	-	-	-	-	-	-	Middletown, Conn.
Rev. C. A. Bond,	-	-	-	-	-	-	Middletown, Conn.
Rev. F. Gardiner, D. D.,	-	-	-	-	-	-	Middletown, Conn.
Rev. J. E. Allen,	-	-	-	-	-	-	Middletown, Conn.
Rev. Richard L. DeZeng,	-	-	-	-	-	-	Middletown, Conn.
Rev. F. S. Hoffman,	-	-	-	-	-	-	Middletown, Conn.
Rev. J. W. Tuck,	-	-	-	-	-	-	Middletown, Conn.
Rev. Richard Povey,	-	-	-	-	-	-	Portland, Conn.
Rev. A. W. Holt,	-	-	-	-	-	-	Cromwell, Conn.
Rev. L. J. Dudley,	-	-	-	-	-	-	Cromwell, Conn.
Rev. D. M. Pratt,	-	-	-	-	-	-	Higganum, Conn.

CONCLUSION.

No changes have occurred among the officers since our last Report.

I cannot close without once more expressing the deep obligation I am under to those who are associated with me in this work, for their continued and efficient service. To the members of your Board I am greatly indebted for hearty and intelligent co-operation and personal kindness. For all our blessings, and for that protection which has guarded us from many dangers, renewed acknowledgments are due to an overruling Providence. Reverently invoking His blessing, I again commend this Institution to your continued oversight, and to the fostering aid of an enlightened commonwealth.

Respectfully submitted,

ABRAM MARVIN SHEW, M. D.,

Superintendent.

MIDDLETOWN, CONN., June 30th, 1885.

TABLE I.
MOVEMENT OF THE POPULATION.

	Males.	Females.	Total.
Number at the beginning of the year, -	413	510	923
Admitted in the period of seven months, -	103	106	209
Total present in the period, - - -	516	616	1132
Discharged—Recovered, - - - -	13	15	28
Improved, - - - -	6	8	14
Stationary, - - - -	16	16	32
Died, - - - -	19	20	39
Remaining at the end of the period, -	462	557	1019
Average present during the period, - -	427.55	518.76	946.31

TABLE II.
ADMISSIONS AND DISCHARGES FROM THE BEGINNING OF
THE HOSPITAL.

	Males.	Females.	Total.
Admitted, - - - - -	1843	1561	3404
Discharged—Recovered, - - - -	382	309	691
Improved, - - - -	273	231	504
Stationary, - - - -	342	219	561
Died, - - - -	384	245	629

Average Number Present Each Year from the Beginning.

YEARS.	Males.	Females.	Total.
1868-69, - - - - -	79.35	6.12	85.47
1869-70, - - - - -	110.63	114.54	225.17
1870-71, - - - - -	115.97	117.72	233.69
1871-72, - - - - -	124.21	118.44	242.65
1872-73, - - - - -	132.11	132.43	264.54
1873-74, - - - - -	146.43	193.29	339.72
1874-75, - - - - -	198.54	227.19	425.73
1875-76, - - - - -	225.60	227.02	452.62
1876—April 1st to Nov. 30th, - - -	228.39	228.57	456.97
1876-77, - - - - -	231.45	232.43	463.88
1877-78, - - - - -	236.11	238.06	474.17
1878-79, - - - - -	244.57	253.76	498.34
1879-80, - - - - -	250.68	263.95	514.63
1880-81, - - - - -	293.17	315.39	608.51
1881-82, - - - - -	357.26	432.01	789.27
1882-83, - - - - -	385.61	468.89	854.50
1883-84, - - - - -	402.58	480.64	883.22
1884—To June 30, 1885, - - -	427.55	518.76	946.31

TABLE III.

NUMBER AT EACH AGE WHEN ADMITTED DURING THE PERIOD.

AGE.	When Admitted.			When Attacked.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15, -	—	1	1	3	4	7
15 to 20, -	3	2	5	8	3	11
20 to 25, -	7	6	13	11	14	25
25 to 30, -	15	12	27	11	16	27
30 to 35, -	16	17	33	15	15	30
35 to 40, -	12	13	25	9	14	23
40 to 45, -	10	12	22	11	10	21
45 to 50, -	9	9	18	7	7	14
50 to 60, -	14	20	34	12	13	25
60 to 70, -	8	6	14	8	3	11
70 to 80, -	2	2	4	—	2	2
80 and over, -	1	4	5	—	—	—
Unknown, -	1	—	1	3	3	6
Not Insane, -	5	2	7	5	2	7
Total, -	103	106	209	103	106	209

TABLE IV.

NUMBER AT EACH AGE FROM THE BEGINNING OF THE HOSPITAL.

AGE.	When Admitted.			When Attacked.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15, -	7	3	10	51	19	70
15 to 20, -	79	52	131	138	106	244
20 to 25, -	203	159	362	238	216	454
25 to 30, -	259	182	441	242	244	486
30 to 35, -	237	189	426	226	199	425
35 to 40, -	235	211	446	193	209	402
40 to 45, -	186	200	386	146	150	296
45 to 50, -	155	161	316	124	128	252
50 to 60, -	221	208	429	179	145	324
60 to 70, -	144	116	260	120	56	176
70 to 80, -	60	43	103	31	30	61
80 and over, -	14	21	35	6	9	15
Unknown, -	6	7	13	112	41	153
Not Insane, -	37	9	46	37	9	46
Total, -	1843	1561	3404	1843	1561	3404

TABLE V.
NATIVITY OF PATIENTS ADMITTED.

NATIVITY.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Connecticut, -	60	49	109	1020	712	1732
Florida, - -	—	—	—	2	—	2
Georgia, - -	—	—	—	—	1	1
Iowa, - - -	—	—	—	1	—	1
Louisiana, -	—	—	—	1	2	3
Maine, - - -	1	1	2	7	4	11
Maryland, - -	—	—	—	3	1	4
Massachusetts, -	4	3	7	53	25	78
Michigan, - -	—	—	—	1	1	2
New Hampshire, -	—	—	—	3	1	4
New Jersey, - -	—	—	—	13	3	16
New York, - - -	4	8	12	100	83	183
North Carolina, -	—	—	—	8	—	8
Ohio, - - -	—	—	—	1	1	2
Pennsylvania, -	—	—	—	8	4	12
Rhode Island, - -	1	1	2	24	14	38
South Carolina, -	—	—	—	2	—	2
Tennessee, - -	—	—	—	1	—	1
Vermont, - - -	—	—	—	5	4	9
Virginia, - - -	—	2	2	4	11	15
Canada, Domin'n of,	1	1	2	20	9	29
Bermuda, - - -	—	—	—	1	—	1
Cuba, - - -	—	—	—	—	2	2
Austria, - - -	—	—	—	—	2	2
Denmark, - - -	—	—	—	1	1	2
England, - - -	2	6	8	63	53	116
France, - - -	1	—	1	6	4	10
Germany, - - -	5	9	14	80	78	158
Ireland, - - -	21	23	44	360	509	869
Italy, - - -	—	—	—	2	4	6
Norway, - - -	—	—	—	2	—	2
Russia, - - -	—	—	—	1	2	3
Scotland, - - -	1	1	2	11	15	26
Spain, - - -	—	—	—	2	—	2
Sweden, - - -	—	1	1	14	7	21
Switzerland, - -	—	—	—	7	—	7
Wales, - - -	—	—	—	1	—	1
Unknown, - - -	2	1	3	15	8	23
Total, - - -	103	106	209	1843	1561	3404

TABLE VI.
RESIDENCE OF PATIENTS ADMITTED.

RESIDENCE.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
State at Large, -	5	—	5	123	22	145
Hartford County, -	17	19	36	398	335	733
New Haven " - -	42	42	84	467	484	951
New London " - -	8	5	13	180	161	341
Windham " - - -	3	4	7	51	55	106
Litchfield " - -	1	6	7	102	111	213
Middlesex " - -	12	7	19	189	131	320
Tolland " - - -	1	4	5	43	56	99
Fairfield " - - -	14	19	33	280	204	484
Elsewhere, - - -	—	—	—	10	2	12
Total, - - -	103	106	209	1843	1561	3404

TABLE VII.
OCCUPATION OF THOSE ADMITTED.

OCCUPATION.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Accountants, - - - -	1	—	1	19	—	19
Actors, - - - -	—	—	—	2	2	4
Agents, - - - -	—	—	—	12	—	12
Artists, - - - -	2	—	2	4	1	5
Bakers, - - - -	—	—	—	1	—	1
Barbers, - - - -	—	—	—	5	—	5
Bar Tenders, - - - -	1	—	1	4	—	4
Blacksmiths, - - - -	—	—	—	21	—	21
Boiler Makers, - - - -	—	—	—	3	—	3
Book Binders, - - - -	—	—	—	1	2	3
Brewers, - - - -	—	—	—	1	—	1
Brokers, - - - -	—	—	—	1	—	1
Brush Makers, - - - -	—	—	—	2	—	2
Butchers, - - - -	1	—	1	8	—	8
Cabinet Makers, - - - -	—	—	—	8	—	8
Carmen, - - - -	—	—	—	2	—	2
Carpenters, - - - -	3	—	3	49	—	49
Carriage Makers, - - - -	1	—	1	9	—	9
Chemists, - - - -	—	—	—	1	—	1
Cigar Makers, - - - -	—	—	—	12	1	13
Clerks, - - - -	1	—	1	40	—	40
Clergymen, - - - -	—	—	—	4	—	4
Clock Makers, - - - -	—	—	—	1	—	1
Coachmen, - - - -	—	—	—	8	—	8
Commercial Travelers, - - - -	1	—	1	9	—	9
Coopers, - - - -	—	—	—	2	—	2
Curriers, - - - -	—	—	—	4	—	4
Dentists, - - - -	1	—	1	1	—	1
Domestics, - - - -	—	25	25	—	319	319
Druggists, - - - -	1	—	1	10	—	10
Dyers, - - - -	—	—	—	5	—	5
Electro Platers, - - - -	—	—	—	3	—	3
Engineers, - - - -	—	—	—	3	—	3
Factory Employes, - - - -	10	7	17	120	85	205
Farmers, - - - -	12	—	12	346	—	346
Fish-Hook Makers, - - - -	—	—	—	2	—	2
Fishermen, - - - -	1	—	1	3	—	3
Gardeners, - - - -	—	—	—	11	—	11
Glass Cutters, - - - -	—	—	—	1	—	1
Gunsmiths, - - - -	—	—	—	2	—	2
Harness Makers, - - - -	—	—	—	12	—	12
Hatters, - - - -	1	—	1	15	1	16
Hostlers, - - - -	3	—	3	16	—	16
Housekeepers, - - - -	—	4	4	—	124	124
Housewives, - - - -	—	39	39	—	619	619
Janitors, - - - -	—	—	—	1	—	1
Jewelers, - - - -	—	—	—	3	—	3
Journalists, - - - -	—	—	—	1	—	1

TABLE VII.—Continued.
OCCUPATION OF THOSE ADMITTED.

OCCUPATION.	Within the Year.			From the Beginning,		
	Males.	Females.	Total.	Males.	Females.	Total.
Laborers, - - - -	31	—	31	373	—	373
Landlords, - - - -	—	—	—	1	—	1
Lawyers, - - - -	—	—	—	5	—	5
Lumbermen, - - - -	—	—	—	1	—	1
Machinists, - - - -	1	—	1	58	—	58
Manufacturers, - - - -	—	—	—	20	—	20
Masons, - - - -	—	—	—	21	—	21
Mechanics, - - - -	12	—	12	129	—	129
Merchants, - - - -	1	—	1	56	1	57
Millers, - - - -	—	—	—	2	—	2
Milliners, - - - -	—	1	1	—	5	5
Moulders, - - - -	2	—	2	14	—	14
News Boys, - - - -	1	—	1	4	—	4
Night Watchmen, - - - -	—	—	—	8	—	8
No Employment, - - - -	5	20	25	123	232	355
Nurse, - - - -	—	—	—	—	1	1
Painters, - - - -	2	—	2	33	—	33
Plumbers, - - - -	—	—	—	2	—	2
Peddlers, - - - -	—	—	—	6	1	7
Physicians, - - - -	1	—	1	7	—	7
Pilots, - - - -	—	—	—	3	—	3
Powder Makers, - - - -	—	—	—	1	—	1
Printers, - - - -	—	—	—	6	1	7
Pump Makers, - - - -	—	—	—	1	—	1
Quarrymen, - - - -	—	—	—	17	—	17
Railroad Employes, - - - -	1	—	1	14	—	14
Rubber Workers, - - - -	—	—	—	2	—	2
Sailors, - - - -	—	—	—	25	—	25
Sail Makers, - - - -	—	—	—	2	—	2
Saloon Keepers, - - - -	—	—	—	6	—	6
Seamstresses, - - - -	—	6	6	—	52	52
Soldiers, - - - -	—	—	—	1	—	1
Shoe Makers, - - - -	2	—	2	21	—	21
Students, - - - -	1	1	2	10	14	24
Speculators, - - - -	—	—	—	1	—	1
Stone Cutters, - - - -	—	—	—	2	—	2
Tailors, - - - -	—	—	—	15	8	23
Teachers, - - - -	—	3	3	15	52	67
Telegraph Operators, - - - -	—	—	—	3	—	3
Tinsmiths, - - - -	1	—	1	9	—	9
Truss Makers, - - - -	—	—	—	1	—	1
Unknown, - - - -	2	—	2	18	30	48
Upholsterers, - - - -	—	—	—	3	—	3
Waiters, - - - -	—	—	—	6	—	6
Weavers, - - - -	—	—	—	6	9	15
Wire Weavers, - - - -	—	—	—	1	—	1
Wood Carvers, - - - -	—	—	—	3	1	4
Total, - - - -	103	106	209	1843	1561	3404

TABLE VIII.

CIVIL CONDITION OF THOSE ADMITTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Single, - - - -	54	47	101	931	658	1589
Married, - - - -	41	43	84	760	656	1416
Widowed, - - - -	7	16	23	115	215	330
Unknown, - - - -	1	—	1	37	32	69
Total, - - - -	103	106	209	1843	1561	3404

TABLE IX.

HOW COMMITTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
By Friends, - - -	3	2	5	129	83	212
Probate Judges, - -	89	104	193	1495	1444	2939
Judges of Superior Court, -	2	—	2	103	10	113
Governor's Orders, - -	4	—	4	66	7	73
Justice or Police Courts, -	5	—	5	49	17	66
Order of General Assembly,	—	—	—	1	—	1
Total, - - - -	103	106	209	1843	1561	3404

TABLE X.

HOW SUPPORTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
By Self or Friends (paying),	3	2	5	132	81	213
By State and Friends (indigent)	31	43	74	522	583	1105
By State and Town (pauper),	64	61	125	1044	874	1918
By State alone, - - -	5	—	5	145	23	168
Total, - - - -	103	106	209	1843	1561	3404

TABLE XI.

FORM OF DISEASE IN THOSE ADMITTED.

FORM OF DISEASE.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Mania—Acute, - - -	22	16	38	482	360	842
Chronic, - - -	29	36	65	514	583	1097
Epileptic, - - -	5	5	10	95	51	146
Hysterical, - - -	—	—	—	—	3	3
Puerperal, - - -	—	2	2	—	37	37
Suicidal, - - -	—	—	—	4	5	9
Homicidal, - - -	—	—	—	5	3	8
Recurrent, - - -	—	2	2	25	25	50
Delirium—Simple, - - -	—	—	—	12	—	12
Monomania, - - -	—	—	—	15	4	19
Melancholia—Acute, - - -	14	14	28	197	208	405
Chronic, - - -	9	5	14	93	102	195
Attonita, - - -	—	—	—	6	3	9
General Paresis, - - -	5	2	7	65	6	71
Methomania, - - -	2	2	4	83	6	89
Dementia—Acute, - - -	1	—	1	15	16	31
Chronic, - - -	7	9	16	102	76	178
Senile, - - -	1	9	10	42	50	92
Imbecility, - - -	3	1	4	49	13	62
Neurasthenia, - - -	—	1	1	2	1	3
Not Insane, - - -	5	2	7	37	9	46
Total, - - -	103	106	209	1843	1561	3404

TABLE XII.

COMPLICATIONS (OF NERVOUS SYSTEM) IN THOSE ADMITTED

COMPLICATIONS.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Aphasia, - - - -	—	—	—	6	—	6
Apoplexy, - - - -	—	1	1	6	1	7
Chorea, - - - -	—	1	1	5	7	12
Epilepsy, - - - -	5	5	10	95	51	146
Hemiplegia, - - - -	—	—	—	6	5	11
Hysteria, - - - -	—	3	3	—	9	9
Hereditary Tendency, - - - -	20	15	35	436	346	782
Paraplegia, - - - -	—	—	—	2	4	6
Paralysis Agitans, - - - -	—	—	—	1	1	2
Pseudo Hypertrophic Paralysis	—	—	—	—	1	1
Prog. Muscular Atrophy, - - - -	—	—	—	1	1	2
Spinal Paralysis, - - - -	—	—	—	1	—	1
Without Complications, - - - -	78	81	159	1284	1135	2419
Total, - - - -	103	106	209	1843	1561	3404

TABLE XIII.
NUMBER OF ATTACKS IN THOSE ADMITTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
First, - - - -	66	92	158	1287	1186	2473
Second, - - - -	12	8	20	194	181	375
Third, - - - -	3	2	5	52	62	114
Fourth, - - - -	1	—	1	26	20	46
Fifth, - - - -	1	—	1	8	14	22
Sixth, - - - -	—	—	—	6	6	12
Seventh, - - - -	—	—	—	4	6	10
Eighth, - - - -	—	1	1	1	5	6
Several, - - - -	2	1	3	45	19	64
Unknown, - - - -	13	—	13	183	53	236
Not Insane, - - - -	5	2	7	37	9	46
Total, - - - -	103	106	209	1843	1561	3404

TABLE XIV.
DURATION OF INSANITY BEFORE ENTRANCE OF THOSE
ADMITTED.

	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Less than 1 month, - -	7	11	18	246	187	433
1 to 3 months, - - -	11	11	22	249	168	417
3 to 6 " - - - -	16	10	26	175	158	333
6 to 9 " - - - -	6	4	10	101	97	198
9 to 12 " - - - -	2	3	5	71	51	122
12 to 18 " - - - -	8	9	17	117	123	240
18 to 24 " - - - -	5	3	8	68	60	128
2 to 3 years, - - - -	9	5	14	157	141	298
3 to 5 " - - - -	7	15	22	143	160	303
5 to 10 " - - - -	8	10	18	149	160	309
10 to 15 " - - - -	7	7	14	82	72	154
15 to 20 " - - - -	3	3	6	32	44	76
20 to 25 " - - - -	2	4	6	26	22	48
25 to 30 " - - - -	2	3	5	18	12	30
30 and over, - - - -	—	3	3	14	31	45
Unknown, - - - -	5	3	8	158	66	224
Not Insane, - - - -	5	2	7	37	9	46
Total, - - - -	103	106	209	1843	1561	3404

TABLE XV.

RECOVERED OF THOSE ATTACKED AT THE SEVERAL AGES
FROM THE BEGINNING.

AGE.	Number Recovered.			Per Cent Recovered of those Attacked from the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15, - -	—	—	—	—	—	—
15 to 20, - -	21	25	46	15.21	23.58	18.85
20 to 25, - -	59	48	107	24.78	22.22	23.57
25 to 30, - -	59	48	107	24.38	19.67	22.01
30 to 35, - -	54	38	92	23.89	19.09	21.64
35 to 40, - -	55	34	89	28.49	16.26	22.13
40 to 45, - -	38	38	76	25.34	25.33	25.64
45 to 50, - -	33	21	54	26.61	16.40	21.42
50 to 60, - -	37	43	80	20.67	29.13	24.68
60 to 70, - -	22	10	32	18.33	17.85	18.18
70 to 80, - -	3	4	7	9.67	13.33	11.47
Over 80, - -	1	—	1	16.66	—	66.66
Total, - -	382	309	691			

TABLE XVI.

RECOVERED AFTER VARIOUS DURATIONS OF DISEASE
BEFORE TREATMENT FROM THE BEGINNING.

DURATION.	Number Recovered.			Per Cent Recovered.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 1 month, -	143	89	232	58.13	47.05	53.57
1 to 3 months, -	109	69	178	43.77	41.07	40.28
3 to 6 " -	47	56	103	26.85	35.44	30.93
6 to 9 " -	26	27	53	25.74	27.83	26.76
9 to 12 " -	16	13	29	22.53	25.49	23.77
1 to 2 years, -	20	25	45	10.81	13.66	12.20
2 to 3 " -	9	10	19	5.72	7.09	6.37
3 to 5 " -	8	11	19	5.59	6.87	6.27
5 to 10 " -	4	8	12	2.68	5.00	3.88
Over 10 " -	—	1	1	—	.38	.16
Total, - -	382	309	691			

TABLE XVII.

DURATION OF TREATMENT OF THOSE RECOVERED FROM THE BEGINNING.

DURATION.	Number Recovered.		
	Males.	Females.	Total.
Under 1 month, - - - -	55	16	71
1 to 2 months, - - - -	67	33	100
2 to 3 " - - - -	60	58	118
3 to 6 " - - - -	88	83	171
6 to 9 " - - - -	40	38	78
9 to 12 " - - - -	28	20	48
12 to 18 " - - - -	24	26	50
18 to 24 " - - - -	4	12	16
2 to 3 years, - - - -	8	9	17
3 to 5 " - - - -	7	10	17
Over 5 " - - - -	1	4	5
Total, - - - -	382	309	691
Average duration of all, - -	6.15 mos.	8.74 mos.	7.45 mos.

TABLE XVIII.

WHOLE DURATION OF DISEASE OF THOSE RECOVERED FROM THE BEGINNING.

DURATION.	Number Recovered.		
	Males.	Females.	Total.
Under 1 month, - - - -	35	10	45
1 to 2 months, - - - -	57	20	77
2 to 3 " - - - -	31	19	50
3 to 6 " - - - -	81	59	140
6 to 9 " - - - -	46	56	102
9 to 12 " - - - -	38	34	72
12 to 18 " - - - -	36	38	74
18 to 24 " - - - -	14	17	31
2 to 3 years, - - - -	20	18	38
3 to 5 " - - - -	16	19	35
Over 5 " - - - -	8	19	27
Total, - - - -	382	309	691
Average duration of all, - -	10.87 mos.	14.34 mos.	11.75 mos.

TABLE XIX.
FORM OF DISEASE OF THOSE RECOVERED FROM THE
BEGINNING.

DISEASE.	Number Recovered.			Per Cent Recovered of each Form Admitted.		
	Males.	Females.	Total.	Males.	Females.	Total.
Mania—Acute, - - -	218	129	347	45.22	35.83	41.21
Chronic, - - -	17	48	65	3.30	8.23	5.05
Epileptic, - - -	3	1	4	3.15	1.96	2.73
Hysterical, - - -	—	2	2	—	66.66	66.66
Puerperal, - - -	—	21	21	—	56.75	56.75
Recurrent, - - -	8	10	18	32.00	40.00	36.00
Suicidal, - - -	—	2	2	—	40.00	22.22
Delirium, Simple, - - -	12	—	12	100.00	—	100.00
Dementia, Acute, - - -	3	4	7	20.00	25.00	22.58
Monomania, - - -	4	1	5	26.66	25.00	26.31
Methomania, - - -	31	5	36	37.34	83.33	40.44
Melancholia, Acute, - - -	75	66	141	38.07	31.73	34.81
Chronic, - - -	10	20	30	10.75	19.60	15.38
Neurasthenia, - - -	1	—	1	50.00	—	33.33
Total, - - - - -	382	309	691			

TABLE XX.
CAUSE (EXCITING) OF DISEASE OF THOSE RECOVERED FROM
THE BEGINNING.

CAUSE.	Number Recovered.			Per Cent Recovered of each Class Admitted.		
	Males.	Females.	Total.	Males.	Females.	Total.
Anx. of mind, bus. & otherwise	25	19	44	26.31	37.37	30.13
Connected with the affections,	22	23	45	42.30	22.11	28.20
Connected with fluctuations of fortune, - - - - -	10	2	12	37.03	15.38	30.00
Connected with religion, - - -	13	14	27	40.62	31.11	35.06
Domestic Difficulties, - - -	2	14	16	14.28	28.53	25.36
Epilepsy, - - - - -	3	1	4	3.19	2.00	2.77
Excessive Venery, - - - - -	4	—	4	22.22	—	22.22
Fevers, - - - - -	1	1	2	11.11	10.00	10.52
Ill-Health, - - - - -	40	59	99	27.04	25.00	23.17
Intemperance, - - - - -	99	14	113	32.36	29.78	35.09
Injuries to Nervous System,	7	5	12	20.00	71.42	25.87
Masturbation, - - - - -	10	3	13	9.61	16.66	10.65
Menopausis, - - - - -	—	2	2	—	8.00	8.00
Nostalgia, - - - - -	—	1	1	—	25.00	14.28
Over-study, - - - - -	1	2	3	12.50	14.28	13.63
Puerperal, Pregnancy, &c., - - -	—	25	25	—	39.06	39.06
Tobacco, - - - - -	3	—	3	42.85	—	42.85
Confinement, - - - - -	5	—	5	50.00	—	50.00
Overwork, - - - - -	5	10	15	10.63	19.60	15.30
Syphilis, - - - - -	1	—	1	12.50	—	7.69
Opium, - - - - -	—	1	1	—	20.00	20.00
Starvation, - - - - -	—	1	1	—	100.00	100.00
Unknown, - - - - -	131	112	243	17.46	16.83	16.45
Total, - - - - -	382	309	691			

TABLE XXI.

AGES AT DEATH.

AGE.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 15, - - - -	—	—	—	—	—	—
15 to 20, - - - -	1	1	2	5	5	10
20 to 25, - - - -	—	—	—	14	11	25
25 to 30, - - - -	2	1	3	20	18	38
30 to 35, - - - -	1	1	2	18	6	24
35 to 40, - - - -	3	2	5	51	32	83
40 to 45, - - - -	1	3	4	46	22	68
45 to 50, - - - -	3	2	5	45	29	74
50 to 60, - - - -	1	3	4	65	40	105
60 to 70, - - - -	6	4	10	70	38	108
70 to 80, - - - -	1	3	4	34	27	61
80 to 90, - - - -	—	—	—	15	12	27
Over 90, - - - -	—	—	—	1	5	6
Total, - - - -	19	20	39	384	245	629

TABLE XXII.
DEATHS AND THE CAUSES.

CAUSES.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Abscess, Lung, - -	—	—	—	1	—	1
Abscess, Tonsils, - -	—	—	—	1	—	1
Arteritis, Chronic (Atherom- atous), - - - -	—	—	—	1	—	1
Arteritis Chronic (Osseous),	—	—	—	1	—	1
Arteritis, Chronic (Aneuris- mal), - - - -	—	—	—	—	1	1
Apoplexy, - - - -	—	1	1	29	13	42
Bright's Disease, Acute, -	—	—	—	1	1	2
Bright's Disease, Chronic, -	—	—	—	13	6	19
Cancer, Breast, - - -	—	—	—	—	3	3
Cancer, Stomach, - - -	—	—	—	3	—	3
Cancer, Intestines, - - -	—	—	—	1	—	1
Cancer, Uterus, - - -	—	—	—	—	1	1
Cancer, Liver, - - -	—	—	—	—	1	1
Cancer, Thyroid Gland, -	—	—	—	—	1	1
Cancer, Foot, - - - -	—	—	—	—	1	1
Carbuncle, - - - -	—	—	—	2	—	2
Cerebral Atrophy, - - -	—	—	—	1	2	3
Cerebral Softening, - - -	—	—	—	4	—	4
Cerebral Tumor, - - -	1	—	1	1	—	1
Cystitis, Chronic, - - -	—	—	—	2	—	2
Drowning, Accidental, -	—	—	—	2	—	2
Dysentery, - - - -	—	—	—	2	3	5
Epilepsy, - - - -	1	—	1	18	11	29
Empyema, - - - -	—	—	—	1	1	2
Enteritis, - - - -	—	2	2	6	8	14
Erysipelas, - - - -	2	—	2	11	1	12
Fracture, Larynx, - - -	—	—	—	1	—	1
Gangrene, Lungs, - - -	—	—	—	4	2	6
General Paresis, - - -	3	1	4	65	4	69
Hemorrhage, Uterine, -	—	—	—	—	1	1
Heart, Hypertrophy of, -	—	—	—	1	—	1
Heart, Paralysis of, - -	—	—	—	2	4	6
Heart, Rupture of, - - -	—	—	—	1	—	1
Heart, Valvular Disease of,	1	—	1	9	2	11
Heart, Fatty Degeneration of,	1	—	1	1	2	3
Hernia, Strangulated Um- bilical, - - - -	—	—	—	—	1	1
Injuries from fall, - - -	—	—	—	2	—	2
Leucocythæmia, - - -	—	—	—	—	1	1
Liver, Cirrhosis of, - -	1	—	1	2	3	5
Liver, Fatty Degeneration of,	—	—	—	—	1	1
Mania, Acute, Exhaust'n from,	—	1	1	29	17	46
Mania, Chronic, " "	3	1	4	25	22	47
Melancholia, " "	1	1	2	8	7	15
Marasmus, - - - -	1	1	2	7	12	19
Meningitis, - - - -	—	—	—	2	3	5
Osteoarthritis, Chronic, -	—	—	—	1	—	1
Phthisis, Catarrhal, - -	—	7	7	39	45	84
Phthisis, Tubercular, -	1	—	1	2	3	5
Phlebitis, - - - -	—	—	—	—	1	1
Pleuritis, - - - -	1	—	1	5	1	6
Pneumonia, - - - -	1	2	3	20	9	29

TABLE XXII.—Continued.

DEATHS AND THE CAUSES.

CAUSES.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Peritonitis, Acute, - - -	—	—	—	1	—	1
Peritonitis, Chronic, - -	—	—	—	—	1	1
Pulmonary Apoplexy, - -	—	—	—	—	1	1
Pyæmia, - - - - -	—	—	—	1	—	1
Senility, - - - - -	1	2	3	27	30	57
Septicæmia, - - - - -	—	—	—	1	—	1
Shock from Injuries, - -	—	—	—	—	1	1
Strangulation from Food, -	—	—	—	4	—	4
Suicide, - - - - -	—	1	1	10	9	19
Syphilis, - - - - -	—	—	—	2	1	3
Sclerosis, Spinal, - - -	—	—	—	1	—	1
Tetanus, - - - - -	—	—	—	1	—	1
Typhomania, - - - - -	—	—	—	—	2	2
Undetermined, - - - - -	—	—	—	6	4	10
Ulceration of Gall Bladder,	—	—	—	1	—	1
Violence, - - - - -	—	—	—	2	1	3
Total, - - - - -	19	20	39	384	245	629

TABLE XXIII.

DURATION OF DISEASE OF THOSE WHO DIED FROM THE BEGINNING.

DURATION.	From Admission into the Hospital.			From the Attack.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 1 month, -	54	31	85	9	8	17
1 to 2 months, -	31	15	46	14	8	22
2 to 3 " -	40	7	47	11	3	14
3 to 6 " -	50	24	74	19	12	31
6 to 9 " -	36	16	52	19	10	29
9 to 12 " -	26	12	38	13	10	23
12 to 18 " -	36	25	61	36	9	45
18 to 24 " -	9	14	23	32	13	45
2 to 3 years, -	28	32	60	39	29	68
3 to 5 " -	28	30	58	53	30	83
5 to 10 " -	33	24	57	50	43	93
10 to 15 " -	11	12	23	32	23	55
15 to 20 " -	2	3	5	18	13	31
20 to 25 " -	—	—	—	9	8	17
25 to 30 " -	—	—	—	4	7	11
30 to 40 " -	—	—	—	6	8	14
40 to 50 " -	—	—	—	2	6	8
Unknown, -	—	—	—	18	5	23
Total, - - -	384	245	629	384	245	629
Average of all, - }	15.58 months.	37.07 months.	24.88 months.	5.86 years.	8.44 years.	6.84 years.

TABLE XXIV.
REMAINING AT THE END OF THE PERIOD.

AGE.	Males.	Females.	Total.
Under 15, - - - - -	—	1	1
15 to 20, - - - - -	6	5	11
20 to 25, - - - - -	38	22	60
25 to 30, - - - - -	66	52	118
30 to 35, - - - - -	78	71	149
35 to 40, - - - - -	58	73	131
40 to 45, - - - - -	54	98	152
45 to 50, - - - - -	43	60	103
50 to 60, - - - - -	57	103	160
60 to 70, - - - - -	47	48	95
70 to 80, - - - - -	13	14	27
80 to 90, - - - - -	2	9	11
Over 90, - - - - -	—	1	1
Total, - - - - -	462	557	1019

TABLE XXV.
REMAINING AT THE END OF THE PERIOD.—DURATION OF
THE DISEASE.

	Since Admission.			Since the Attack.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under 1 month, - - -	13	28	41	1	2	3
1 to 2 months, - - -	40	30	70	9	5	14
2 to 3 " - - -	42	18	60	5	9	14
3 to 6 " - - -	52	35	87	12	13	25
6 to 9 " - - -	36	39	75	18	18	36
9 to 12 " - - -	26	14	40	21	8	29
12 to 18 " - - -	20	34	54	22	26	48
18 to 24 " - - -	27	31	58	14	17	31
2 to 3 years, - - -	49	52	111	38	28	66
3 to 5 " - - -	43	100	143	54	88	142
5 to 10 " - - -	72	79	151	86	117	203
10 to 15 " - - -	30	60	90	54	88	142
15 to 20 " - - -	12	37	49	34	52	86
20 to 25 " - - -	—	—	—	18	27	45
25 to 30 " - - -	—	—	—	13	17	30
30 to 40 " - - -	—	—	—	13	15	28
Over 40 " - - -	—	—	—	2	8	10
Unknown, - - -	—	—	—	48	19	67
Total, - - - - -	462	557	1019	462	557	1019

TABLE XXVI.
PROSPECT.

	Males.	Females.	Total.
<i>Of cases admitted during the Period:</i>			
Favorable, - - - - -	33	35	68
Unfavorable, - - - - -	70	71	141
<i>Of cases remaining at the end of the Period:</i>			
Favorable, - - - - -	20	27	47
Unfavorable, - - - - -	442	530	972

TABLE XXVII.
ADMISSIONS FROM CAUSES.

CAUSES.	Within the Year.			From the Beginning.		
	Males.	Females.	Total.	Males.	Females.	Total.
Anxiety of mind, business and otherwise, - - -	1	1	2	95	51	146
Apoplexy, - - - - -	—	1	1	15	3	18
Cerebral Tumor, - - -	1	—	1	1	—	1
Cerebro-Spinal Meningitis, - - -	—	—	—	—	4	4
Confinement, - - - - -	2	—	2	10	—	10
Congenital Defect, - - -	1	1	2	5	3	8
Connected with the affections, - - -	1	7	8	52	104	156
Domestic Difficulties, - - -	3	4	7	14	49	63
Dissipation, - - - - -	1	—	1	5	5	10
Epilepsy, - - - - -	5	5	10	94	50	144
Excessive Venery, - - -	1	—	1	18	—	18
Fluctuations of fortune, - - -	3	—	3	27	13	40
Fevers, - - - - -	—	—	—	9	10	19
Hysteria, - - - - -	—	—	—	—	5	5
Ill Health, - - - - -	4	5	9	148	236	384
Injuries to Head and Spine, - - -	3	—	3	35	7	42
Intemperance, - - - - -	14	7	21	275	47	322
Masturbation, - - - - -	1	—	1	104	18	122
Menopausis, - - - - -	—	2	2	—	25	25
Menstruation, Disorders of, - - -	—	—	—	—	6	6
Meningitis, Acute, - - -	—	—	—	—	2	2
Nervous Shock, - - - - -	—	—	—	6	6	12
Nostalgia, - - - - -	—	—	—	3	4	7
Not Insane, - - - - -	5	2	7	37	9	46
Old Age, - - - - -	1	—	1	20	28	48
Over Study, - - - - -	—	—	—	8	14	22
Opium Habit, - - - - -	—	1	1	—	5	5
Over Work, - - - - -	1	5	6	47	51	98
Partial Insolation, - - - - -	3	—	3	17	2	19
Puerperal State, Pregn'ncy, &c. - - -	—	3	3	—	64	64
Religion, - - - - -	1	4	5	32	45	77
Syphilis, - - - - -	—	—	—	8	5	13
Tobacco, - - - - -	—	—	—	7	—	7
Tuberculosis, - - - - -	—	—	—	1	—	1
Uterine Disease, - - - - -	—	3	3	—	23	23
Starvation, - - - - -	—	—	—	—	1	1
Unknown, - - - - -	51	55	106	750	666	1416
Total, - - - - -	103	106	209	1843	1561	3404

TABLE XXVIII.—Operations of the Hospital from the Beginning in Each Year.

PATIENTS.		Year Ending March 31, 1869.	Year Ending March 31, 1870.	Year Ending March 31, 1871.	Year Ending March 31, 1872.	Year Ending March 31, 1873.	Year Ending March 31, 1874.	Year Ending March 31, 1875.	Year Ending March 31, 1876.	Period Ending Nov. 30, 1876.	Year Ending Nov. 30, 1877.	Year Ending Nov. 30, 1878.	Year Ending Nov. 30, 1879.	Year Ending Nov. 30, 1880.	Year Ending Nov. 30, 1881.	Year Ending Nov. 30, 1882.	Year Ending Nov. 30, 1883.	Year Ending Nov. 30, 1884.	Period Ending June 30, 1885.	Total.
<i>Admitted—Males, Females,</i>	-	165	78	49	56	43	93	122	108	59	92	101	75	73	193	177	135	121	103	1843
	-	103	56	26	36	31	160	88	58	29	61	60	88	71	159	171	136	122	106	1561
Total,	-	268	134	75	92	74	253	210	166	88	153	161	163	144	352	348	271	243	209	3404
	-	25	27	14	11	8	16	24	33	12	26	20	18	11	33	39	26	26	13	382
<i>Discharged, Recovered—Males, Females,</i>		-	16	6	6	3	21	17	12	6	15	12	27	19	20	42	46	26	15	309
Total,	-	25	43	20	17	11	37	41	45	18	41	32	45	30	53	81	72	52	28	691
	-	11	8	14	7	8	9	19	23	21	24	26	20	15	16	17	17	12	6	273
<i>Improved—Males, Females,</i>	-	-	10	5	4	5	20	25	23	11	20	14	13	14	4	17	25	13	8	231
	-	11	18	19	11	13	29	44	46	32	44	30	33	29	20	34	42	25	14	504
Total,	-	6	17	8	14	11	13	14	18	12	20	21	23	26	28	31	35	28	16	342
	-	-	10	6	10	9	15	20	14	5	14	15	14	11	5	12	24	20	16	219
<i>Stationary—Males, Females,</i>	-	6	27	14	24	20	28	34	32	17	34	36	37	37	33	43	59	48	32	561
	-	14	18	11	9	12	18	21	26	9	19	27	9	16	32	47	43	34	19	384
Total,	-	1	3	10	6	9	17	15	7	6	12	13	10	14	12	32	37	21	20	245
	-	15	21	21	15	21	35	36	33	15	31	40	19	30	44	79	80	55	39	629
Whole No. in the Year,		268	343	307	329	336	524	605	616	548	619	629	644	654	880	1079	1113	1103	1132	
No. at the end of the year,		209	232	237	362	271	395	450	460	466	468	481	510	528	731	842	860	923	1019	

TABLE XXIX.

ADMISSIONS AND DISCHARGES.—RATIO PER CENT.

	Within the Year.	From the Beginning.
<i>Admissions from causes:</i>		
Anxiety of mind and over study, - - -	.95	4.64
Apoplexy, - - - - -	.47	.55
Connected with the affections, - - -	3.81	4.58
Connected with fluctuations of fortune, - -	1.43	1.17
Connected with religion, - - - - -	2.39	2.26
Epilepsy, - - - - -	4.78	4.23
Ill Health, - - - - -	4.30	11.28
Intemperance, - - - - -	10.04	9.45
Masturbation, - - - - -	.47	3.58
Old Age, - - - - -	.47	1.40
Puerperal, - - - - -	1.43	1.88
Unknown, - - - - -	50.71	41.56
<i>Recovered of all cases admitted:</i>		
Under one year, - - - - -	11.00	17.21
One year and over, - - - - -	2.36	3.08
Deaths of all under care, - - - - -	3.44	18.47
Deaths of average number in Hospital, - -	4.12	7.20

Treasurer's Report.

The following statement of the fiscal concerns of "The Connecticut Hospital for the Insane," for the term commencing *December 1st, 1884*, and ending *June 30th, 1885*, is respectfully submitted to the Board of Trustees:

RECEIPTS.

Balance in hands of the Treasurer, Dec. 1st, 1884,	-	-	-	\$4,963	50
Revenue account from the Hospital,	-	-	-	-	115,647 13
					\$120,610 63

PAYMENTS.

Amount of Superintendent's orders,	-	-	-	-	\$97,930 19
Balance in hands of Treasurer, June 30th, 1885,	-	-	-	-	22,680 44
					\$120,610 63

All of which is respectfully submitted.

M. B. COPELAND,
Treasurer.

We hereby certify that we have examined the accounts of M. B. Copeland, Esq., Treasurer of the Connecticut Hospital for the Insane, from the first day of December, 1884, to the first day of July, 1885, and find a balance in hands of the Treasurer of twenty-two thousand six hundred and eighty $\frac{44}{100}$ dollars.

GEO. M. GUNN, } *Auditors of*
THOS. A. LAKE, } *Public Accounts.*

MIDDLETOWN, Aug. 10, 1885.

Superintendent's Financial Report.

DEBTOR.

Dec. 1, 1884.—Cash on hand, - - - - -	\$226 49
“ “ “ Balance with Treasurer, - - - - -	4,921 85
Mar. 16, 1885.—Temporary loan, - - - - -	537 00
June 30, “ Revenue for seven months, - - - - -	115,110 13
	<hr/> \$120,795 47

CREDIT.

Dec. 31, 1884.—By vouchers, - - - - -	\$14,721 51
Jan. 31, 1885. “ “ - - - - -	12,482 37
Feb. 28, “ “ “ - - - - -	14,356 00
Mar. 31, “ “ “ - - - - -	14,218 76
Apr. 30, “ “ “ - - - - -	11,834 26
May 31, “ “ “ - - - - -	11,645 85
June 30, “ “ “ - - - - -	17,408 28
	<hr/> 96,667 03
Mar. 19, “ Paid loan, - - - - -	537 00
June 30, “ Balance with Treasurer, - - - - -	21,976 84
“ “ “ Cash on hand, - - - - -	1,614 60
	<hr/> \$120,795 47
Outstanding orders, - - - - -	\$703 60

We hereby certify that we have examined the accounts of the Superintendent of the Connecticut Hospital for the Insane, for seven months ending June 30th, 1885, compared the vouchers therewith, and find the same correct.

GEO. M. GUNN, } *Auditors of*
THOS. A. LAKE, } *Public Accounts.*

MIDDLETOWN, CONN., Aug. 10, 1885.

Abstract of Vouchers for the Seven Months ending June 30th, 1885.

MONTH.	Salaries of Officers.	Pay of Employees.	Furniture and Fixtures	Fuel and Lights.	Dry Goods and Clothing.	Stationery and Postage.	Provisions.	Fish.	Flour.	Meat.
Dec., 1884, -	\$1042 49	\$3182 83	\$738 70	\$903 60	\$848 89	\$186 08	\$871 71	\$600 69	\$956 25	\$2349 04
Jan., 1885, -	1075 83	3243 54	361 97	174 26	825 64	87 08	2144 43	541 68	137 20	1139 89
Feb., "	1075 83	3292 14	974 59	—	679 07	345 33	2139 17	545 89	812 50	1579 56
March, "	1075 83	3203 21	419 40	1453 50	857 49	450 22	1549 73	508 12	910 00	1056 99
April, "	1075 83	3378 76	293 10	49 39	638 71	131 75	1560 86	364 87	703 75	1477 62
May, "	1075 83	3278 13	251 91	—	829 40	140 45	1336 12	557 54	6 75	1431 07
June, "	1075 83	3454 14	888 77	914 76	700 49	58 16	1953 32	484 18	913 50	1332 59
	\$7497 47	\$23032 75	\$3928 44	\$3495 51	\$5379 69	\$1399 07	\$11555 34	\$3602 97	\$4439 95	\$10966 76

Abstract of Vouchers for the Seven Months ending June 30th, 1885.—Continued.

MONTH.	Groceries.	Farm and Garden.	Construction.	Drugs.	Burial.	Refunded.	Repairing.	Insurance.	Miscellaneous.	Total.
Dec., 1884, -	\$568 34	\$603 17	\$80 00	\$213 32	\$30 50	\$6 22	\$1269 86	\$149 25	\$120 57	\$14721 51
Jan., 1885, -	559 41	618 09	152 86	86 85	20 65	31 34	958 92	105 00	217 73	12482 37
Feb., " -	636 09	633 37	86 39	115 67	10 65	30 08	1182 88	150 00	66 79	14356 00
March, " -	567 75	630 34	13 06	162 32	60 00	8 04	525 24	—	167 52	14218 76
April, " -	485 06	672 79	109 14	101 20	—	48 43	573 64	—	169 36	11834 26
May, " -	1044 72	517 94	—	83 88	30 50	26 76	983 70	—	51 15	11645 85
June, " -	1254 78	1478 15	866 94	114 17	15 25	67 56	1435 39	300 00	100 30	17408 28
	\$5116 15	\$5153 85	\$1308 39	\$877 41	\$167 55	\$218 43	\$6929 63	\$704 25	\$893 42	\$96667 03

APPENDIX.

ADMISSION OF PATIENTS.

1. Whenever a patient is sent to the Hospital by order of the Probate Court, the order or warrant, or a copy thereof, by which the person is sent, shall be lodged with the Superintendent.

2. Each person, before admission, shall be made perfectly clean, and be free from vermin, or any contagious or infectious disease.

3. Each male patient shall be provided with at least two shirts, one woollen coat, one woollen vest, one pair woollen pantaloons, two pair new socks, one pair new shoes or boots, and one comfortable outside garment.

Each female patient shall, in addition to a quantity of under-clothing, shoes and stockings corresponding to that required for the male patient, have one flannel petticoat, two good dresses, one cloak or other good outside garment. Extra and better apparel is very desirable for Chapel worship and out-of-door's exercise and riding.

4. In all cases the patient's best clothing should be sent ; it will be carefully preserved, and only used when deemed necessary for the purposes above mentioned. Jewelry, and all superfluous articles of dress, knives, etc., should be left at home, as they are liable to be lost, and for them the officers of the Hospital are not responsible.

5. A written history of the case should be sent with the patient, and, if possible, some one acquainted with the individual should accompany him to the Hospital, from whom minute, but often essential, particulars may be learned.

6. The price of board, including washing, mending and attendance, for all who are supported at the public charge, is \$3.50 per week.

7. Pauper patients, or those supported partly by the towns in which they reside, and partly by the State, are admitted agreeably to Section 1, Chap. 103, Public Acts, 1878.

8. Indigent persons, or those possessing little property, and partly supported by friends and partly by the State, are admitted under Section 1, Chap. 103, Public Acts, 1878.

9. Private patients, or those supported by themselves or their friends, are admitted to the Hospital under Section 2, Chap. 103, Public Acts, 1878.

10. Visitors are admitted to the Institution between the hours of ten A. M. and twelve M., and between two and four P. M., on Mondays, Wednesdays and Fridays only, but no visitors shall be admitted to the Wards occupied by patients without express permission from the Superintendent, and especial care is to be taken that no amount of visiting is permitted that might prove injurious to the patients.

An Act concerning the Connecticut Hospital for the Insane.

PUBLIC ACTS, 1878, CHAPTER 103, AS AMENDED BY PUBLIC ACTS, 1879,
CHAPTER 71.

SECTION 1. When any pauper in any town may be insane, a Selectman of such town shall apply to the judge of probate of the district wherein said pauper resides, for his admission to said hospital; and said judge shall appoint a respectable physician, who shall fully investigate the facts of the case, and report to said judge; and if such physician shall be satisfied that said *pauper* is insane, the judge shall order such selectman forthwith to take such insane pauper to the hospital, where he shall be kept and supported so long as may be requisite, and *two dollars and fifty cents* of the expense of his support shall be paid by the town legally chargeable with his support, and the balance by the State; and when an *indigent* person, *not a pauper*, is insane, application may be made in his behalf to the judge of probate for the district where he resides, who shall appoint a respectable physician and a selectman of the town where said indigent person resides, who shall fully investigate the facts and report to said judge, who, if satisfied that such person is indigent and insane, shall order him to be taken, by the person making the application, to the hospital, *where he shall be kept and supported as long as may be requisite; and half of the expense of his support shall be paid by the State, and half by the person making the application;* and when a judge shall issue an order for the admission of any pauper or indigent person to the hospital, he shall record it, and immediately transmit a duplicate to the Governor.

SEC. 2. The trustees may authorize the Superintendent to admit patients into the hospital, under special agreements, when there are vacancies.

SEC. 3. The price for keeping any pauper or indigent person shall be fixed by the trustees, and shall not exceed the sum of four dollars per week, and shall be payable quarterly.

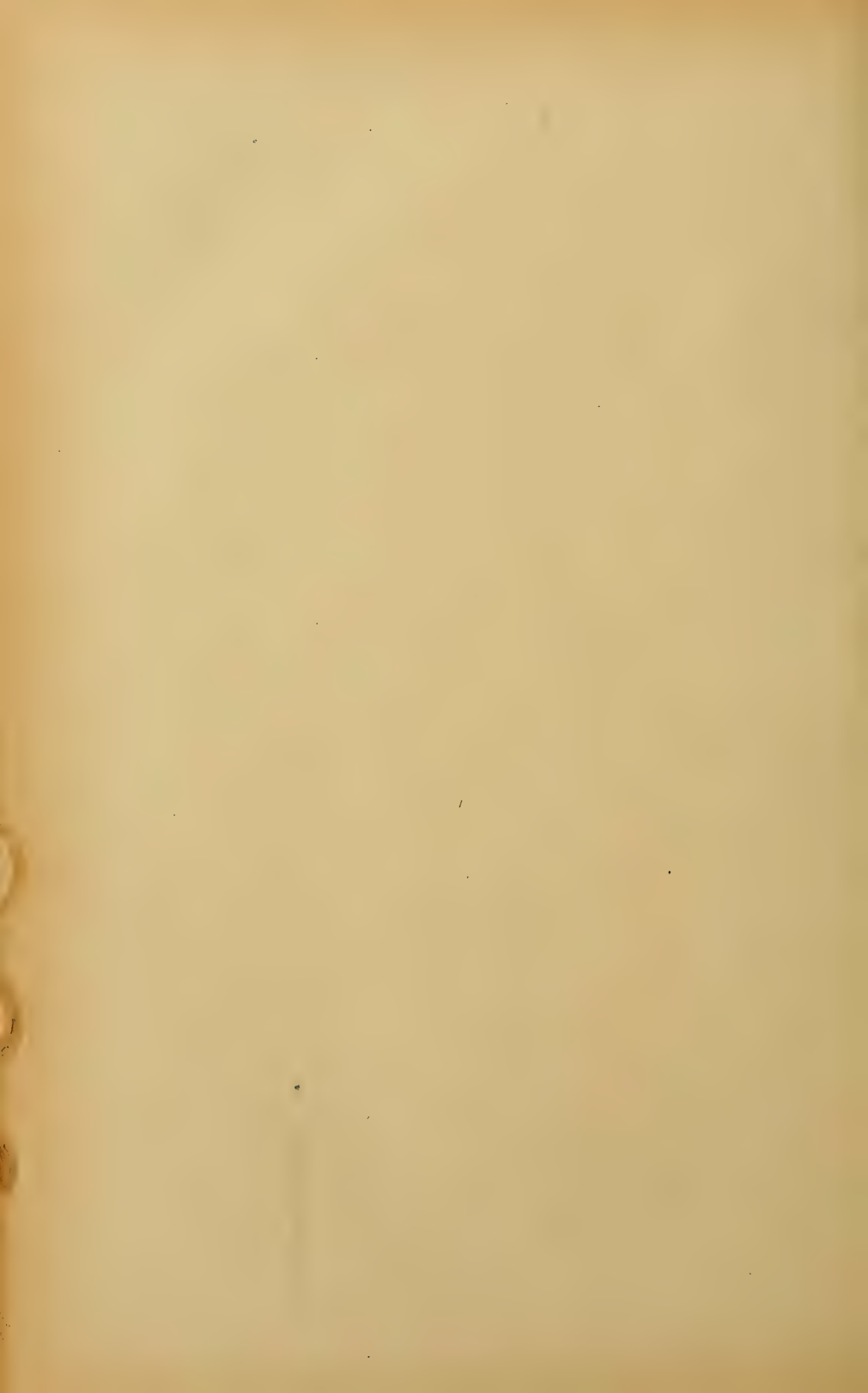
SEC. 4. There shall be taxed monthly by the comptroller one dollar and fifty cents for each week's board at said hospital, and two dollars for each week's board at any other hospital or asylum for the insane, of all insane paupers belonging to towns in this State committed in pursuance of the first section of this act, and two dollars for each week's board at said hospital, and one-half of the expense of each week's board at any other hospital or asylum for the insane, of all insane indigent persons committed in pursuance of first section of this act, and the superintendents of each of said institutions shall make the bill therefor and present it to the Governor, upon whose approval it shall be paid from the State treasury.

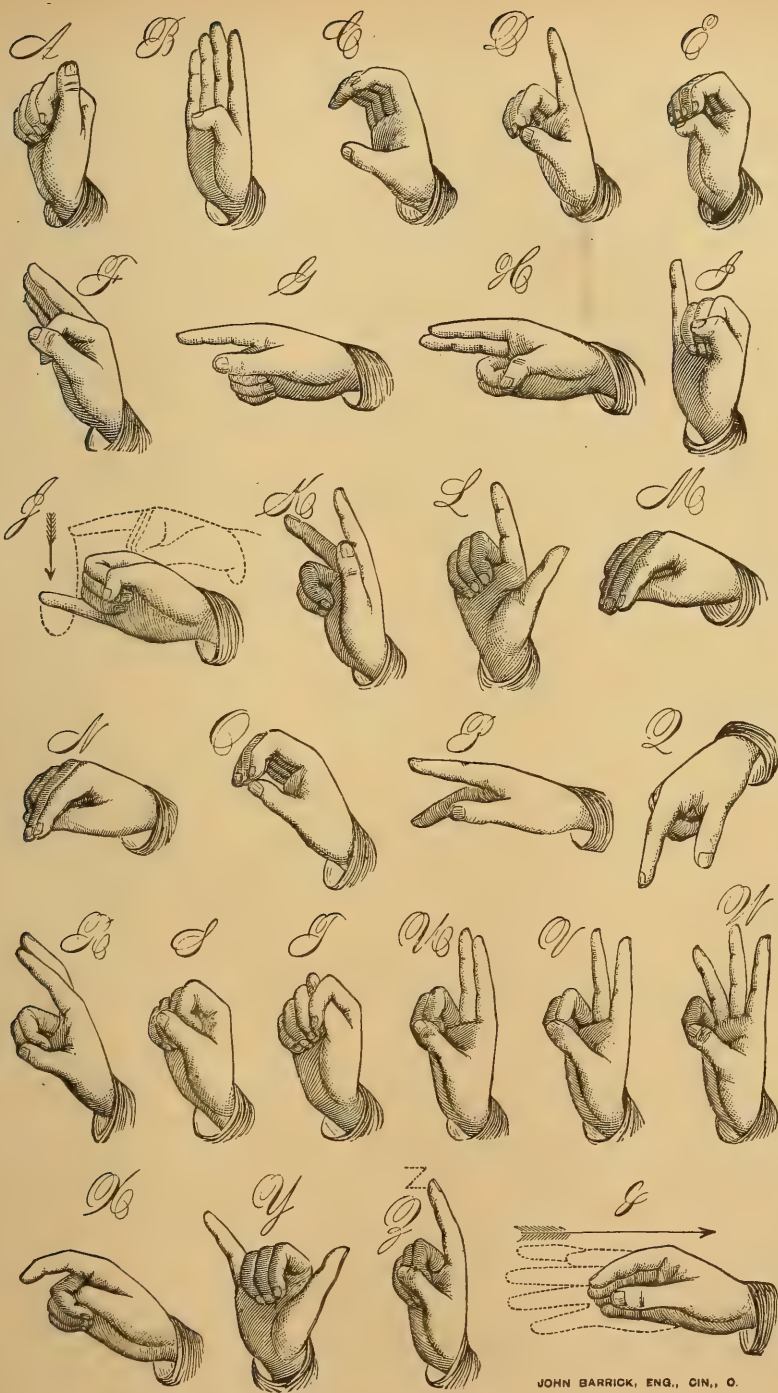
SEC. 5. Sections 6, 7, 8, 9 and 10, of chapter 4, title 8 of the General Statutes, and an act passed January session, A. D. 1877, entitled An act reducing the price to be paid by the State for the support of indigent and insane persons, be, and the same are hereby repealed.

SEC. 6. This act shall take effect from its passage.

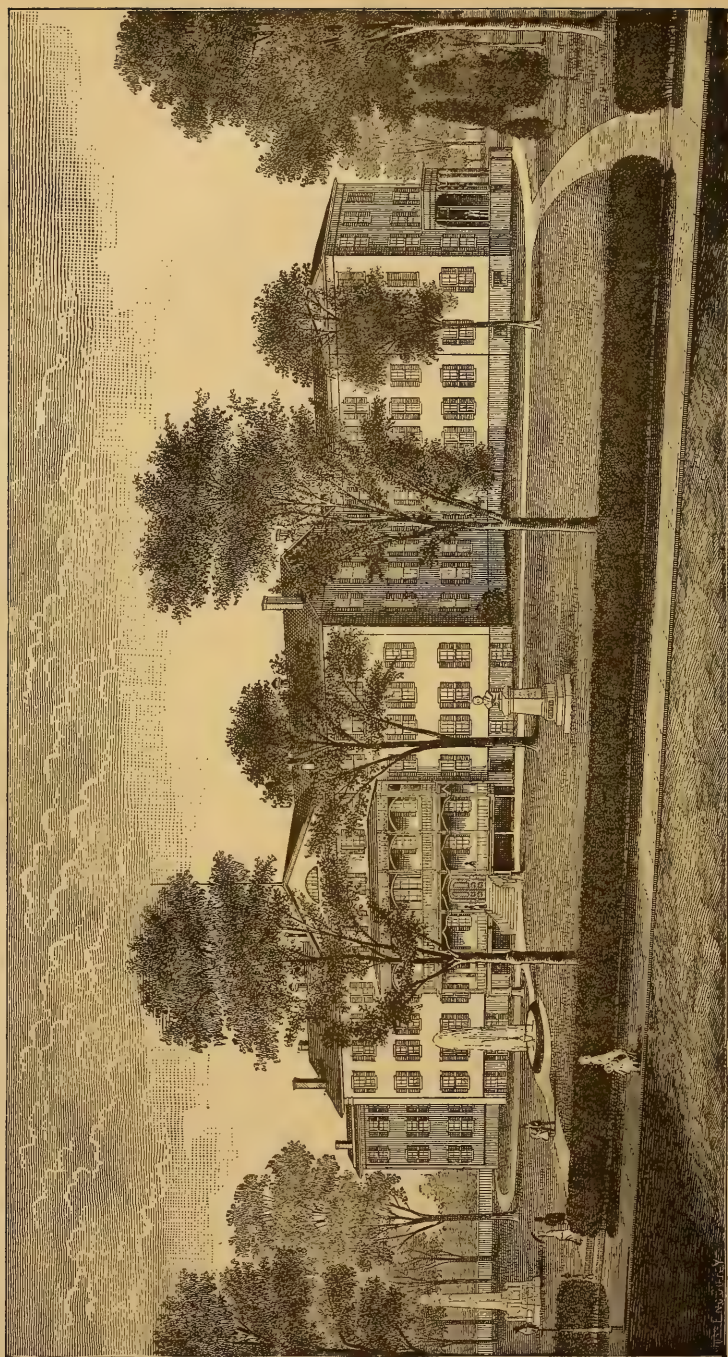
Approved, March 29, 1878.

Amendment approved March 28, 1879.









AMERICAN ASYLUM.

THE
SEVENTIETH ANNUAL REPORT
OF THE
DIRECTORS AND OFFICERS
OF THE
AMERICAN ASYLUM,
AT HARTFORD,
FOR THE
EDUCATION AND INSTRUCTION
OF THE
DEAF AND DUMB.

Presented to the Asylum, May 8, 1886.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD CO.
1886.



BOARD OF DIRECTORS.

PRESIDENT.

HON. FRANCIS B. COOLEY.

VICE-PRESIDENTS.

ROLAND MATHER,	PINCKNEY W. ELLSWORTH,
NATHANIEL SHIPMAN,	JONATHAN B. BUNCE,
GEO. M. BARTHOLOMEW,	ROWLAND SWIFT,
JOHN C. PARSONS,	JOHN C. DAY.

DIRECTORS.

(By Election.)

WILLIAM M. HUDSON,	LUCIUS A. BARBOUR,
FRANK W. CHENEY,	ATWOOD COLLINS,
GEORGE M. WELCH,	WILLIAM L. MATSON,
SAMUEL N. KELLOGG,	STEPHEN A. HUBBARD,
DANIEL R. HOWE,	JAMES B. CONE.

Ex Officio.

HIS EXCELLENCY, FREDERICK ROBIE, Governor of Maine.
HON. ORAMANDAL SMITH, Secretary of State.

HIS EXCELLENCY, MOODY CURRIER, Governor of New Hampshire.
HON. A. B. THOMPSON, Secretary of State.

HIS EXCELLENCY, SAMUEL E. PINGREE, Governor of Vermont.
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HIS EXCELLENCY, GEORGE D. ROBINSON, Governor of Massachusetts.
HON. HENRY B. PEIRCE, Secretary of State.

HIS EXCELLENCY, GEO. P. WETMORE, Governor of Rhode Island.
HON. JOSHUA M. ADDEMAN, Secretary of State.

HIS EXCELLENCY, HENRY B. HARRISON, Governor of Connecticut.
HON. CHARLES A. RUSSELL, Secretary of State.

SECRETARY.

ATWOOD COLLINS.

TREASURER.

ROLAND MATHER.

DIRECTING COMMITTEE.

GEORGE M. WELCH, CHAIRMAN,
JOHN C. PARSONS, JONATHAN B. BUNCE.



OFFICERS AND TEACHERS.

PRINCIPAL.

JOB WILLIAMS, M. A.

INSTRUCTORS.

GILBERT O. FAY, Ph. D.,	MARY A. MANN,
ABEL S. CLARK, M. A.,	CAROLINE C. SWEET,
WILLIAM G. JENKINS, M. A.,	KATE C. CAMP,
GEORGE F. STONE,	IDA V. HAMMOND,
WILLIAM H. WEEKS,	JANE B. KELLOGG,
JOHN E. CRANE, B. A.,	LUCY S. WILLIAMS,
NELLIE W. STONE.	

TEACHERS OF ARTICULATION.

ADA R. KING,
MARY ALLEN.

TEACHER OF DRAWING.

SOLON P. DAVIS.

ATTENDING PHYSICIAN.

GEORGE W. AVERY, M. D.

STEWARD.

WM. P. WILLIAMS.

ASSISTANT STEWARD.

WILLIAM M. BENSON.

BOYS' SUPERVISOR.

CHARLES E. GUILD.

MATRON.

Miss MARGARET GREENLAW.

ASSISTANT MATRONS.

Mrs. MARY A. PERRY,
Miss ELIZA GREEN.

NOAH A. SMITH, MASTER OF THE CABINET SHOP;
WILLIAM B. FLAGG, MASTER OF THE SHOE SHOP.
Miss SARAH A. BEACH, MISTRESS OF THE TAILORS' SHOP.

DIRECTOR'S REPORT.

To the Patrons and Friends of the American Asylum :

We present, herewith, the Seventieth Annual Report of the American Asylum.

While the year has been an uneventful one in the main with our institution, there has been a continuance of the favorable conditions which have permitted the work of instruction to be carried on satisfactorily. The health of the pupils has been excellent throughout the year.

Such changes as have been made in the corps of teachers, or in the curriculum, will be found duly noted in the report of the Principal.

During the present year the Asylum has been made the recipient of a generous legacy from one of its friends. By the will of the late Dr. Morris Mattson of New York city, our institution becomes residuary legatee of his estate. This bequest is coupled with some charges, and the estate is still in process of settlement. We are therefore unable to state at present the amount of the benefaction. A sister of Dr. Mattson, a deaf mute, has resided at the Asylum for a number of years. It is probable that the kind treatment which she there received won for our institution Dr. Mattson's friendly interest, and directed to us his philanthropical gift.

Our Board of Directors has met with a great loss in the death of one of its most useful and honored members, Major William J. Wood. Though in the midst of an active career which claimed all his energies, Major Wood was always ready to give his time to public and charitable interests. His

qualities of heart and mind were such that his loss is felt as a personal bereavement by each one of his associates.

Reference is made to the accompanying reports for details of the management.

For the Board of Directors,

ATWOOD COLLINS, *Clerk.*

HARTFORD, CONN, May 8, 1886.

REPORT OF THE PRINCIPAL.

TO THE BOARD OF DIRECTORS :

Gentlemen, — Our school has passed through another year of uninterrupted prosperity. On the first of May, 1885, there were present one hundred and seventy-seven pupils — one hundred and six boys and seventy-one girls. There have been dismissed, or removed from New England, or kept at home by parents who have needed their assistance, thirty-four pupils — twenty-three boys and eleven girls. There have been twenty-three admissions and two re-admissions, of whom fifteen were boys and ten were girls. The number on our roll May 1, 1886, was one hundred and sixty-eight.

For some unexplained reason the number of Massachusetts beneficiaries, as shown by the Report of the Massachusetts Board of Education, has fallen off this year at this school, at the Clarke Institution at Northampton, and the Horace Mann School in Boston.

Every department of the school is in excellent working condition, and the results attained were never so uniformly good as they are now, a result largely due to the fact that we have not a single inexperienced teacher in our corps of instructors. There has been faithful, devoted, conscientious work on the part of the teachers, and the pupils deserve commendation for the zeal for improvement and for the general spirit of obedience and good order which they have manifested.

The general health of the school has been excellent. Two cases of scarlet-fever occurred in the fall; each was at once isolated and the disease spread no farther. Both made a complete and speedy recovery. But one other case of serious

illness, congestion of the lungs, has occurred during the year. The attack was sudden and the recovery rapid.

Louis Gerou, a bright and promising pupil, nine years old, who had been at school one year, was killed on the railroad in August last, at his home in Waterbury, Conn.

CHANGES.

On the first of September, Mr. S. T. Walker resigned his position as teacher in order to accept the more responsible position of Superintendent of the Kansas Institution for the Deaf and Dumb. Mr. Walker had been with us only a year, but had shown himself to be an enthusiastic, energetic, and successful teacher, and his frank and genial manner had won general regard. We congratulate the State of Kansas on its acquisition of a man so well qualified for the position which he has been called to fill.

Mr. W. G. Jenkins, who for some years had been connected with the Pennsylvania Institution for the Deaf and Dumb at Philadelphia, on the first of October succeeded to the place left vacant by the retirement of Mr. Walker. Mr. Jenkins came to us with ripe experience and an excellent reputation as a teacher, which had been well earned and we believe will be maintained here.

The vacancy in the articulation department which was acceptably supplied for several months by Miss Susie W. Allen of Lowell, Mass., was filled by the appointment of Miss Mary Allen of Chester, Penn. The latter entered upon her duties in September, with an enthusiasm and energy which will be sure to win marked success.

Mr. E. P. Gale, for two years the faithful and efficient supervisor of our boys, resigned his place on the first of October, having accepted a position as teacher in the Kansas Institution for the Deaf and Dumb. We were sorry to lose him. Mr. Gale was succeeded by Mr. Chas. E. Guild of Hampton, Conn.

It is fitting that mention should be made here of the death of Mr. Jared A. Ayers, from 1835 to 1866 a valued teacher

in this school, who died suddenly at his home in Mystic, Conn., on the 24th of February last. Greatly beloved by his former pupils, the news of his death carried deep sorrow to many silent hearts.

The second book of elementary language lessons—First Lessons in English, American Asylum Series No. 2—published under the Ellen Lyman Publication Fund, was issued in September. A third book is preparing and will probably be ready for the fall term. These little books have been very well received by the profession, meeting a long-felt want, and they are already in use in about twenty other schools for the deaf.

Fifty-four pupils are receiving instruction in articulation and lip-reading, and the results attained are, on the whole, quite satisfactory.

In some cases the success is very marked, as the following letter (*a*) and extract (*b*), received from former pupils, will show. Each became totally deaf at five years of age. The one was at school here five years, and the other eight years.

(*a*) ———, May 4, 1886.

MR. JOB WILLIAMS:

Dear Teacher,—Your letter of inquiry was received and I should have answered it before now, had not my time been so occupied.

The first year after leaving school in Hartford, my mother placed me in a seminary here, where I took special courses. I could understand the teachers readily, when they spoke, but was at a loss in regard to what was passing in the class. From my own experience, I can say that I consider it a mistake to place a child who cannot hear at all in a school with those that can. The reason for this is readily explained. It tends to make him reserved and shy. He cannot know how he stands in scholarship compared with the rest, and is constantly reminded of his misfortune, while on the other hand, if he is in a school especially meant for such, he is able to talk on any subject, and cannot fail to know what passes in the class-room, hence it quickens his zeal and rivalry serves as a spur to ambition; but perhaps my going to the Seminary has helped me in one thing. It has made me feel more at ease in

speaking society. I can understand strangers very well provided they speak plainly. As a rule I find ladies move their lips more in talking than a gentleman does, who, besides that other obstacle so characteristic of mankind, are oftentimes rather difficult to understand. The spring following I begun going to a millinery store, and have been working at it since then, staying at home during the dull seasons. At home I always have some one to go with me when shopping and always speak orally. For the last three years, I have been a member of the C. L. S. C. and am at my readings regularly every evening. I find the work very interesting as well as instructive. I have grown so used to it, that I sometimes wonder what I would have done without it.

Thanking you for the kind interest you have shown for me,
I remain, Yours truly, ——— ———

(b) ———, April 19, 1883.

I would be ever so much pleased, if you would write and tell me about some of my old friends. I do not see any of New Haven's deaf-mutes. However, that don't make me feel lonesome, as I am all the time with speaking and hearing people, and I can understand their talk quite plainly. They always speak to me when they are conversing. Two deaf-mute ladies called to see me last summer and I could hardly talk to them in signs. I think I am forgetting the signs entirely. It makes my fingers tired to spell. I hope the Asylum has not lost any more of its kind friends. Well, I think I will bring this rather lengthy letter to a close now. Please give my love to all my teachers and remember me to Miss Greenlaw.

The mother of a girl who lost her hearing at sixteen months, and who was taught articulation and lip-reading here, writes regarding her: "She talks considerable with all our family with the lips. I always talk with her that way, and can make her understand almost anything I wish to by the motion of the lips, and she answers the same way. We think that she improves in articulation, and I think it of great value to her."

One young man has a well-stocked shoe-store and transacts

business with every variety of customers, relying almost entirely upon speech and lip-reading.*

A few others have facility in speech and lip-reading equal to those above mentioned. Others have an equal amount of speech, but less of lip-reading. Others have a more restricted use of speech, but are excellent lip-readers. Still others are quite limited in the use of both speech and lip-reading, but yet have enough to be useful to them in the family and among intimate friends.

INDUSTRIAL EDUCATION.

Industrial training for the youth of our land is a subject receiving marked attention at the present day. Educators, reformers, and philanthropists unite in urging it forward as a crying need of the times. The idea is not a novel one in schools for deaf-mutes. Almost from the foundation of this school, industrial training has formed an important part of the education of every able-bodied pupil. So long ago as 1824, two shops had been built for the use of our pupils. If I am not mistaken, this school was the pioneer in this country of conjoint industrial and literary education, and most of the schools for the deaf in the United States have followed its example.

The success of the experiment, undertaken by the managers of the school with many misgivings at first, very soon demonstrated its wisdom. The habits of industry here acquired clung to the pupils as they went forth to the duties of life, and with rare exceptions they have been industrious, self-supporting, law-abiding citizens, not ashamed to work, and having the knowledge and skill to do their work well.

This double education is insisted upon in the case of every pupil. Sometimes, in mistaken kindness, parents plead to have their children excused from the industrial training, as they will not need to work for a living, or, at least, will not pursue the trades taught here. We can make no exceptions

*See on page 47 of the Appendix a letter received from him since the reading of the report.

on such grounds. Habits of industry are invaluable, and they should be acquired at the formative period of life. It is of much less importance what one learns to do, than that one should learn to do promptly and well whatever one undertakes. With industrious habits, a trained eye, a skilled hand, and cultivated judgment, one may acquire a new trade with comparative ease, but where all these are wanting, to start on any new line of work is a difficult task.

Our pupils receive instruction in three trades, viz. : cabinet-making, shoe-making, and tailoring. At present there are thirty-six boys at work in the cabinet-shop, twenty-seven boys in the shoe shop, and twenty-three boys and four girls in the tailors' shop. Most of the girls learn to sew and to do some of the lighter parts of house-work.

In the cabinet-shop the boys learn how to use wood-working tools, and when they have finished their school course, they find it comparatively easy to secure employment in carpenter shops, furniture establishments, or in any other occupation in which that class of tools is used. Those who return to farm life find the knowledge which they have obtained in this branch of instruction valuable in saving the cost of repairs and in the manufacture of many needed and useful articles. The cabinet-shop is supplied with power for the turning-lathe and heavy sawing, but the rest of the work here, as all of that in the shoe-shop and the tailors'-shop, is performed by hand, as the object is not to turn off a large amount of work, but to teach boys the use and proper care of tools.

Shoe-making has proved a useful trade for many boys, as it requires very little capital. One can start in the trade almost anywhere, and very seldom does a good cobbler fail to find sufficient work to make a comfortable living.

Boys in the tailors'-shop remain there only until they are large enough to enter one of the other shops.

Drawing is carefully taught in order to cultivate the hand and the eye, and as a preparation for understanding working plans in the mechanical arts, and as laying the foundation

for designing and other art work with those who show special talent in those lines.

We do not expect our boys to become thorough masters of their trades before leaving school, but we *do* expect every boy, who has even a fair amount of mechanical ability, to understand well the use of his tools; to know how to keep them in good order and to do *good* work. Some of the work in black walnut, done to order by our older boys in the cabinet-shop, would do credit to any journeyman cabinet-maker. This knowledge of tools and the degree of skill attained in their use give the deaf young man a vantage ground on which to stand in the competition with his more favored hearing rival. It shifts to his own end of the beam the weight which, other things being equal, would naturally be in the opposite side of the balance.

Every boy in the shops has the same opportunity to learn, but of course all do not make the same progress. Among the pupils there is the same diversity of mechanical as of literary ability, but it is often the case that the boy, who excels in the school-room, takes but an inferior rank as a mechanic, and *vice versa*.

This double comparison and competition have a beneficial effect upon the character. The boy, who grows discouraged by seeing himself constantly outstripped in the school-room, has his courage revived and regains his self-respect by seeing his own superior success in mechanical work, and the boy whose vanity thrives on his easy superiority in the school-room is brought to a more just estimate of himself by seeing how easily another surpasses him at his trade. Thus each is led to a fairer judgment of, and greater respect for, the other.

Another beneficial result of industrial training is that it cultivates self-reliance, honesty, and carefulness. The boy, learning a trade, must depend largely upon himself. His judgment must be exercised at every point. If mistakes are made, he is compelled to see that they are his own. Want of accuracy and carelessness are sure to bring upon himself

perplexities and failures, the responsibility for which he can in no wise escape. So are impressed upon him the necessity of honesty and carefulness more forcibly than they could be by any instruction in the school-room.

Again, the knowledge of a trade and the habits of industry acquired while learning it, furnish one of the best safe-guards with which a young man entering upon life can be equipped. There is an old Jewish proverb, that he who neglects to teach his son a trade, teaches him to be a thief.

Of the beneficial results of manual training Ex-President Hayes, in a recent public address, spoke as follows:

"If I were asked to name a measure of reform which is practicably within our reach, and the best fitted to prevent, or, at least, largely to diminish crimes, I would say let our young people of both sexes and all conditions be taught as a part of their education to know the value of work, to catch the spirit of work, and to form the habit of work, not only with their brains, but also with their eyes and their hands. To do this we need not give up the classics or mathematics or any other favorite study. 'Hand training,' says Doctor Haygood, 'quickens mental faculties that no mere text-book drill awakens.' It inculcates respect for labor. The young man who despises labor carries with him into every walk of life one of the most dangerous temptations to crime. The young man of industrious habits, who can support himself by the labor of his hands, has acquired what the poet Burns calls 'The glorious privilege of being independent.'"

In certain quarters schools for deaf-mutes have been criticised for teaching such trades as tailoring, cabinet-making, and shoe-making, as tending to degrade deaf-mutes as a class. We cannot agree with such criticisms. But a very small proportion of either the deaf or the hearing have decided artistic talent. Is it best to spoil a good mechanic to make a poor artist? To give a smattering of ornamental accomplishments as a substitute for a good trade? Does the clerk behind the counter fill any more honorable place, or one better calculated to stimulate self-improvement, than the skilled

artisan? Is one engaged in ornamental industrial pursuits likely to earn a more comfortable support for himself and his family than one master of a good trade?

OCCUPATION OF GRADUATES.

For some months past I have been making careful inquiry as to the present occupation of our former pupils and the remuneration received by them. The reports are very encouraging, though, on account of the general depression of business, it has been an unfavorable time to secure the best showing of results. Reliable reports have been received concerning more than four hundred, and below are given the list of occupations.

OCCUPATIONS OF MEN.

1 Artist,	6 Clock-makers,
3 Bakers,	1 Clock-case maker,
1 Basket-maker,	1 Copyist,
1 Belt-maker,	2 Cutters in shoe-shop,
1 Blacksmith,	12 Cabinet-makers,
1 Boatman,	1 Capitalist,*
1 Boat-builder,	1 Car-maker,
1 Book-agent,	17 Carpenters,
2 Bookbinders,	2 Carriage-makers,
1 Brakeman,	1 Carriage-painter,
1 Brass-molder,	2 Cartridge-makers,
1 Brass-worker,	1 Casket-maker,
1 Bricklayer,	1 Casket-trimmer,
5 Burnishers,	1 Draughtsman,
2 Chair-makers,	1 Dyer,
1 Cigar-maker,	3 Editors,
1 Clerk in drug store,	70 Farmers,
1 Clerk in post-office,	1 Fireman,
1 Clerk in Treasury Depart-	3 Fishermen,
ment,	1 Foreman in warehouse,
3 Clergymen, ordained,	1 Foundryman,
1 Cooper,	3 Furniture-makers,

*This man has made his fortune, is a director and the largest stockholder of a flourishing insurance company.

1 Furniture-polisher,	3 Piano case makers,
1 Glass-cutter,	1 Plough-maker,
1 Glue-maker,	1 Pocket-book maker,
2 Hatters,	5 Printers,
1 Hostler,	1 Quarryman,
1 Ice-dealer,	1 Rubber-stamp maker,
1 Janitor,	1 Rule-maker,
1 Jeweler,	5 Sash and Blind makers,
3 Joiners,	2 Saw-mill tenders,
7 Laborers,	1 Shoe-dealer,
1 Lamp-trimmer,	20 Shoe-makers,
1 Last-maker,	27 Shoe factory operatives,
3 Lock-makers,	1 Shuttle-maker,
2 Masons,	1 Spool-turner,
4 Machinists,	1 Stair-builder,
20 Mechanics,	2 Stone-cutters,
1 Merchant,	1 Silver metal scourer,
21 Mill operatives,	1 Tanner,
1 Mill-wright,	15 Teachers,
1 Monument sculptor,	2 Tin-smiths,
3 Nail-makers,	1 Tool maker,
1 Organ-case maker,	1 Toy-maker,
1 Oysterman,	2 Upholsterers,
1 Pail-maker,	1 Varnisher,
8 Painters,	1 Wagon-maker,
1 Paper-ruler (by machine),	1 Watch-maker,
1 Patent lawyer,	4 Wire-drawers,
1 Pattern-maker,	6 Wood-carvers,
2 Peddlers,	2 Wool-sorters.
1 Picture-frame maker,	

OCCUPATIONS OF WOMEN.

1 Book-stitcher,	27 Mill operatives,
2 Cartridge-makers,	5 Seamstresses,
1 Corset-maker,	3 Shoe factory operatives,
1 Dressmaker,	1 Supervisor of girls in school for deaf mutes,
2 Hair-braiders,	2 Tailoresses,
1 Matron in a school for deaf- mutes,	6 Teachers.
2 Matrons, Assistant, in a school for deaf-mutes,	

A large number of the women are married and have homes of their own. Many others live with their parents, and are useful and efficient members of the household. Of these two classes I have made no note in the above list of occupations.

WAGES.

As a rule the wages reported are not inferior to those earned by others in the same kinds of work, and some are receiving wages above the average.

One shoemaker earns \$125.00 per month on an average, others report an average of \$60.00 per month, others \$40.00 per month, and the lowest reported in that trade is \$1.00 a day; the wages of boys little more than half way through their teens.

One weaver earns \$53.00 a month, others \$40.00, others \$30.00 to \$35.00.

Carpenters generally report wages of \$2.00 a day.

Cabinet-makers earn from \$1.25 to \$2.25 a day.

One mechanic earns from \$75.00 to \$80.00 per month.

Clock-makers report wages varying from \$1.25 to \$3.00 per day for piece-work.

Burnishers report wages varying from \$1.25 to \$5.00 per day for piece-work.

Teachers receive wages which will not compare unfavorably with the wages paid for teaching the same grades of classes in the profession generally, the highest salary reported being \$1800.

The patent lawyer in a competitive examination for the chief examinership in the patent office received the highest mark, but being debarred from that office by his infirmity, he entered upon the practice of patent-law, in which he has gained a lucrative practice.

It will be seen by a glance at the list given above, that there is great variety in the occupations of our former pupils. Comparatively few of them have followed the trades learned here, but all have carried with them the trained hand and eye, the cultivated judgment, and the industrious habits here

acquired. In no case have they found these a hindrance to their advancement, but, rather, on the foundations thus laid, they have built their success. There is nothing degrading or belittling in the acquirement of any honest handicraft. The false impression that there was has started many a young man on his way to the alms-house or the jail. Honest industry of any kind is honorable. Voluntary idleness is degrading, whether it be found among the rich or the poor, among the learned or the ignorant.

That the crown prince of Germany is a wood-turner by trade, and his oldest son a skillful photographer, detracts nothing from their royal dignity. That Henry Wilson was a shoe-maker did not prevent his rise to the vice-presidency of the nation. Andrew Johnson, though a tailor, became President of the United States. Years of honest toil at the anvil were no bar to Dr. Robert Collyer's gaining an enviable reputation as a pulpit orator. Work at the hatter's bench, while a boy, and serving an apprenticeship at coach-making afterward, dwarfed neither the mind nor heart of Peter Cooper, who by his princely munificence did so much to encourage and elevate the industrial classes in New York, and whose good work still goes on in Cooper Institute. That prince among men, the apostle Paul, who furnished the highest type of Christian manhood, and whose life and teaching have done more than those of any other mere man to elevate the human race, was not ashamed to earn his bread as a tent-maker. Even the Son of God, when veiled in the flesh, did not think it degrading to his humanity to toil at the carpenter's bench.

This age of inventions owes its pre-eminence largely to the practical sagacity of "greasy mechanics." The names of those who, from humble trades have risen to positions of influence and honor, and whose lives have been a power in their day and generation, is legion. "The gospel of work" is a glorious gospel, and its apostles, who are now putting forth every effort to secure a revival of it, deserve earnest encouragement and support.

ACKNOWLEDGMENTS.

The New York, New Haven and Hartford Railroad, the Boston and Albany Railroad, the Connecticut River Railroad, the Hartford and Connecticut Valley Railroad, and the Connecticut Western Railroad, as usual, have granted reduced fares to our pupils, for which we extend our thanks.

Daily and weekly papers, a list of which will be found in the Appendix, have been sent gratuitously to our pupils during the past year as heretofore, and have been a source of great pleasure to them. In their behalf we extend hearty thanks to the publishers who have so generously supplied them.

With sincere gratitude to God for the blessings bestowed upon our school in the past, and committing all its interests to His guidance in the future, we courageously take up the duties of another year.

Respectfully submitted,

JOB WILLIAMS, *Principal*.

HARTFORD, CONN, May 8, 1886.

PHYSICIAN'S REPORT.

TO THE PRESIDENT AND DIRECTORS OF THE AMERICAN ASYLUM:

Gentlemen,—The year just closed has been one of unusual healthfulness in the school. We have had but few cases of severe illness, and no deaths.

An important feature of the year's work has been a persistent attempt to establish a radical cure of inflamed ears. The result of these efforts has been very satisfactory. Soon after the beginning of the school year, two cases of scarlet-fever occurred, but the disease was checked in its spread by the system of disinfection introduced after the epidemic of this disease in 1873. It will be remembered that since that date, upon four different occasions, this disease has been successfully controlled by the system of disinfection first employed in the year mentioned.

The work of vaccinating those who seemed to require it has been faithfully performed.

CASES.	RESULTS.
2 Scarlet Fever,	2 Recovered.
1 Acute Congestion of Lungs,	1 Recovered.
2 Cuts,	2 Recovered.
9 Otorrhœa,	6 Recovered.

Three of these cases are still under treatment, but each one is far advanced on the road to recovery.

Respectfully submitted,

GEORGE W. AVERY, M.D.

STATEMENT

OF

ASSETS BELONGING TO THE AMERICAN ASYLUM.

Invested in Bonds and Mortgages of Real	
Eatate,	\$77,550.00
Invested in Railroad Bonds,	86,228.75
Invested in Bank Stocks in Conn.,	90,761.75
Invested in N. Y., N. H. & H. R. R. Stock,	15,812.50
Invested in Real Estate in Chicago,	5,000.00
Invested in Real Estate in Hartford,	98,000.00
Furniture in the Institution,	5,390.00
Cash on hand,	4,873.29
	<hr/>
	\$383,616.29

Including:

The A. Blodget Fund,	\$2,233.00
The Ellen Lyman Memorial Publication Fund,	2,000.00
The Joseph Davis Fund,	1,000.00
The Eliza Morison Legacy,	2,000.00
And Income due Publication Fund,	180.00
HARTFORD, April 5, 1886.	

ABSTRACT OF

DR. AMERICAN ASYLUM *in account with* W. P. WILLIAMS,

To	Flour,	\$857.85
	Meal,	17.10
	Brown Bread and Crackers,	149.78
	Yeast,	91.71
	Straw,	52.57
	Provender and Oats,	424.42
	Live Stock,	70.00
	Blacksmithing,	121.47
	Butter,	1,455.28
	Eggs,	73.70
	Charcoal,	276.80
	Hard Coal,	2,175.98
	Wood,	45.15
	Furniture,	507.89
	Groceries,	1,598.66
	Gas,	803.10
	Meat, Fish, and Fowl,	4,067.11
	Medicine,	47.24
	Miscellaneous,	1,308.61
	Pupils,	1,314.08
	Repairs,	3,175.88
	Postage,	85.26
	Cabinet Shop,	891.00
	Shoe "	632.54
	Tailor's "	175.31
	Vegetables and Fruit,	755.58
	Wages,	4,827.80
	Washing and Soap,	820.28
	Water,	265.07
	Balance to New Year,	550.37
		<hr/>
		\$27,637.59
		<hr/>

CURRENT EXPENSES.

Steward, for the year ending April 1, 1886.

Cr.

By Cash received from Treasurer, . . .	\$23,000.00
“ “ State of Maine, . . .	164.04
“ “ New Hampshire, . . .	95.12
“ “ Vermont, . . .	25.05
“ “ Massachusetts, . . .	347.92
“ “ Rhode Island, . . .	16.73
“ “ Connecticut, . . .	118.67
“ Pupils, . . .	901.91
“ Cabinet-shop, . . .	560.00
“ Shoe-Shop, . . .	414.89
“ Live Stock, . . .	237.60
“ Miscellaneous sources, in- cluding sale of surplus stores, pasturage, items of rent, etc., . . .	<u>1,755.66</u>

\$27,637.59

Dr.	THE AMERICAN ASYLUM IN ACCOUNT WITH ROLAND MATHER, <i>Treasurer</i> .			Cr.
1886. April 5.	To paid orders of Directing Committee in favor of W. P. Williams, Steward, the year,	\$23,000.00	1885. April 7. 1886. April 5.	By Balance per Acc't rendered this date, .
	To paid Salaries the year,	24,296.34		" Received for Rent of Dwellings, the year past,
	" " Taxes and Insurance,	156.57		" Received from the six New England States for support of Beneficiaries, the year,
	" " Sundry expenses,	529.80		" Income from the Fund,
	" " Job Williams, Princ'al, old balance of Income, Publication Fund, . .	133.99		" Income due the Publication Fund, . .
	" " the Steward, on Clothing Bills collected,	767.53		" Amount of Clothing Bills collected of the States,
	Investments — "Fund Account," . .	14,000.00		" Sundry Bonds paid, "Fund Account,"
	Cash balance carried to New Account, .	4,873.29		
	HARTFORD, April 5, 1886.	\$67,757.52		\$67,757.52

We have this day examined the foregoing account, together with the vouchers for the disbursements charged therein, and the balance of cash on hand, and find the same correct.

We have this day examined the foregoing inventory of assets, and find it correct.

HARTFORD, May 1, 1886.

JOHN C. DAY,
WILLIAM L. MATSON, } *Auditors*.

APPENDIX.

I. PAPERS, PERIODICALS, ETC.

THE FOLLOWING PAPERS HAVE BEEN SENT TO THE PUPILS GRATUITOUSLY THE
PAST YEAR.

NAME.	WHERE PUBLISHED.
Advance,	Inst. for D. & D., Jacksonville, Ill.
Anamosa Eureka,	Anamosa, Iowa.
Auralist,	Inst. for D. & D., Omaha, Neb.
Baby Hawkeye,	Inst. for D. & D., Council Bluffs, Ia.
Boston Transcript,	Boston, Mass.
Canaan Reporter,	East Canaan, N. H.
Christian Secretary,	Hartford, Conn.
Columbian Register,	New Haven, Conn.
Connecticut Herald and Journal,	New Haven, Conn.
Daily News,	Inst. for D. & D., Berkeley, Cal.
Daily Paper for Our Little Ones,	Inst. for D. & D., Rochester, N. Y.
Deaf-Mute Hawk-Eye,	Inst. for D. & D., Council Bluffs, Ia.
Deaf-Mute Journal,	New York City.
Deaf-Mute Index,	In. for D. & D., Colorado Springs, Col.
Deaf-Mute Mirror,	Inst. for D. & D., Flint, Mich.
Deaf-Mute Optic,	Inst. for D. & D., Little Rock, Ark.
Deaf-Mute Record,	Inst. for D. & D., Fulton, Mo.
Deaf-Mute Voice,	Inst. for D. & D., Jackson, Miss.
Gazette,	Lewiston, Maine.
Goodson Gazette,	Inst. for D. & D., Stanton, Va.
Hartford Courant,	Hartford, Conn.
Hartford Post,	Hartford, Conn.
Hartford Times,	Hartford, Conn.
Hawk-Eye, Jr.,	Inst. for D. & D., Council Bluffs, Ia.
Kansas Star,	Inst. for D. & D., Olathe, Kansas.
Kennebec Journal,	Augusta, Maine.
Kentucky Deaf-Mute,	Inst. for D. & D., Danville, Ky.
Locomotive,	Hartford, Conn. [rick, Md
Maryland Deaf-Mute Bulletin,	Maryland School for the D. & D., Frede-
Miss Hawkeye,	Inst. for D. & D., Council Bluffs, Ia.
Mute's Companion,	Inst. for D. & D., Faribault, Minn.
Mute Journal of Nebraska,	Inst. for D. & D., Omaha, Neb.
Nashua Telegram,	Nashua, N. H.
New Haven Palladium,	New Haven, Conn.
Our Dumb Animals,	Boston, Mass.
Portland Transcript,	Portland, Maine.
Register,	Inst. for D. & D., Rome, N. Y.
Religious Herald,	Hartford, Conn.
Republican Standard,	Bridgeport, Conn.
Rhode Island County Journal,	Providence, R. I.
Rhode Island Press,	Providence, R. I.
Salem Register,	Salem, Mass.
Silent Observer,	Inst. for D. & D., Knoxville, Tenn.
Texas Mute Ranger,	Inst. for D. & D., Austin, Texas.
Travelers Record,	Hartford, Conn.,
Vermont Christian Register,	Montpelier, Vt.
Vermont Watchman and Star Journal,	Montpelier, Vt.
Villager,	Amesbury and Salisbury, Mass.
Vis-a-Vis,	Inst. for D. & D., Columbus, Ohio.
West Virginia Tablet,	Inst. for D. & D., Romney, W. Va.
Wisconsin Deaf-Mute Times,	Inst. for D. & D., Delavan, Wis.
Zion's Herald,	Boston, Mass.

II.

LIST OF PUPILS

IN THE SCHOOL WITHIN THE YEAR ENDING ON THE FIRST OF MAY, 1886.

M A L E S.

NAME.	RESIDENCE.	ADMISSION.
Abbott, James H.,	Groveton, N. H.,	Sept., 1885
Acheson, Eugene A.,	Boston, Mass.,	Sept., 1878
Acheson, Washington D,	Boston, Mass.,	Sept., 1884
Barrett, Edwin,	Willington, Conn.,	Sept., 1885
Barrows, Walter C.,	East Hartford, Conn.,	Sept., 1884
* Bayless, Thomas B.,	Bridgeport, Conn.,	Sept., 1876
* Beaucage, John,	Baltic, Conn.,	Oct., 1877
Bellows, Herbert G.,	Walpole, N. H.,	Jan., 1883
Bibbau, Jerry,	Manchester, N. H.,	Jan., 1882
Bishop, George R.,	South Boston, Mass.,	Sept., 1880
Boucher, Abraham,	Winchendon, Mass.,	Sept., 1884
Boucher, Joseph,	Winchendon, Mass.,	Sept., 1884
Breen, Melvin,	Princeton, Maine,	Sept., 1884
* Brigham, Charles,	Whitinsville, Mass.,	Sept., 1881
Bronson, Charles,	Plainville, Conn.,	Sept., 1882
Brown, George E.,	South Norwalk, Conn.,	Sept., 1884
* Brown, Isaac A.,	Rockland, Maine,	Sept., 1878
* Brush, Charles S.,	Boston, Mass.,	Sept., 1877
Caiger, Randall D.,	Boston Highlands, Mass.,	Sept., 1885
Cantlon, Daniel,	Winchester, N. H.,	Sept., 1881
Carter, Howard S.,	Hartford, Conn.,	Sept., 1881
Changnon, Moses,	Chicopee Falls, Mass.,	Sept., 1882
Clark, G. Arthur,	Wethersfield, Conn.,	Sept., 1885
Clark, H. D. Lee,	West Suffield, Conn.,	Sept., 1885
Clouthier, George E.,	Concord, N. H.,	Sept., 1883
Conant, Frank A.,	Chelsea, Mass.,	Sept., '80 & '83

NAME.	RESIDENCE.	ADMISSION.	
Conolly, Timothy,	West Boylston, Mass.,	Sept.,	1881
Constantine, Michael, Jr.,	Bangor, Maine,	Sept.,	1885
Cossette, J. Thelesphor,	Meriden, Conn.,	Sept.,	1884
Cozzens, Ralph L.,	Holliston, Mass.,	Sept.,	1881
Creamer, Pelham S.,	So. Waldo, Maine,	Sept.,	1880
Culver, John L.,	East Dorset, Vt.,	Sept.,	1883
Culver, Heman M.,	East Dorset, Vt.,	Sept.,	1881
Dawson, Edward,	Milford, Conn.,	Nov.,	1885
* Delcourt, James,	Willimantic, Conn.,	Sept.,	1883
Dolan, John,	Jamaica Plain, Mass.,	Dec.,	1884
Dolan, Owen,	Attleboro Falls, Mass.,	Sept.,	1882
Dowd, William,	Manchester, N. H.,	Sept.,	1885
* Doying, Charles E.,	Rockville, Conn.,	Sept.,	1876
* Eaton, Archie B.,	East Weare, N. H.,	Sept.,	1879
* Edberg, Gustav,	North Easton, Mass.,	Sept.,	1879
* Fenaghtie, Patrick,	Boston, Mass.,	Sept.,	1876
* Farnham, John,	New Haven, Conn.,	Sept.,	1885
Flynn, John F.,	Bangor, Maine,	Oct.,	1877
Ford, Edward,	Boston, Mass.,	Oct.,	1885
Furrow, Arthur,	Agawam, Mass.,	Sept.,	1879
† Gerou, Louis,	Waterbury, Conn.,	Oct.,	1884
Gilheeney, Frank,	Providence, R. I.,	Sept.,	1883
Gray, Francis G.,	Belfast, Maine,	Sept.,	1884
Griffin, James,	Boston, Mass.,	Sept.,	1880
Gunnison, Fred. A.,	Topsfield, Mass.,	Sept.,	1878
Guyott, Edward W.,	Holyoke, Mass.,	Sept.,	1880
Habert, John,	South Barre, Vt.,	Jan.,	1882
Hackman, Harry,	Providence, R. I.,	Sept.,	1883
Hanson, Louis S.,	Camden, Maine,	Sept.,	1882
Harvey, Irus W.,	Greeneville, Conn.,	Sept.,	1883
Hatch, Charles M.,	Danbury, Conn.,	Sept.,	1884
Heyer, Albert S.,	St. Johnsbury, Vt.,	Sept.,	1885
Hine, Edward H.,	Waterbury, Conn.,	Sept.,	1881
Hopkins, Willie,	No. Whitefield, Maine,	Sept.,	1882
Jones, Charles E.,	Hancock, Mass.,	Sept.,	1882
* Kearns, Jeremiah,	Manchester, N. H.,	Sept.,	1877
Kilbourn, George A.,	Salisbury, N. H.,	Sept.,	1884

NAME.	RESIDENCE.	ADMISSION.	
Kimball, Edwin,	Burke, Vt.,	Sept.,	1881
King, Joseph,	Willimantic, Conn.,	Sept.,	1884
Lane, William H.,	Fall River, Mass.,	Sept.,	1877
* Laverdière, Louis P.,	Southbridge, Mass.,	Sept.,	1880
Leighton, Edmund,	Eastport, Maine,	Sept.,	1885
Lewis, Harry S.,	Waterbury, Conn.,	Sept.,	1883
Little, Albert,	Colebrook, N. H.,	Nov.,	1881
Maher, Frederick J.,	New Haven, Conn.,	Sept.,	1880
Marshall, Gilbert F.,	Bridgeport, Conn.,	Sept.,	1879
McAtee, James,	Boston, Mass.,	Oct.,	1882
* McCarthy, Samuel N.,	Norwich, Conn.,	Sept.,	1884
McCrate, Daniel,	Whitinsville, Mass.,	Sept.,	1878
McCue, Patrick F.,	Hartford, Conn.,	Oct.,	1878
McFarland, James,	Boston, Mass.,	Sept.,	1883
* McInerny, Thomas,	Winsted, Conn.,	Sept.,	1881
McIntyre, Ernest,	Warren, Maine,	Sept.,	1880
* McManus, Charles S.,	Newark, N. J.,	Oct.,	1884
McSorley, Hugh W.,	East Hampden, Maine,	Sept.,	1884
McTernen, John,	Stamford, Conn.,	Sept.,	1881
Mitchell, George W.,	Troy, Maine,	Oct.,	1885
Mitchell, Thomas,	Fall River, Mass.,	Sept.,	1883
Mooers, Willie O.,	Milo, Maine,	Oct.,	1885
Murray, John,	Winchendon, Mass.,	Sept.,	1884
* O'Brien, James O.,	Fall River, Mass.,	Sept.,	1879
Olson, Carl,	Wethersfield, Conn.,	Sept.,	1885
Page, Edmund,	Burlington, Maine,	Sept.,	1880
Paro, Clefos,	Lebanon, N. H.,	Sept.,	1880
Pearce, Frederick W.,	Niantic, Conn.,	Sept.,	1881
Pierce, Joseph C.,	Taunton, Mass.,	Sept.,	1884
Perry, Edgar W.,	Pittsburgh, N. H.,	Sept.,	1880
Porter, Alfred,	Spencer, Mass.,	Sept.,	1883
Provonsha, Willie,	East Brighton, Vt.,	Sept.,	1882
Richards, Hermon L.,	Westport, Conn.,	Sept.,	1879
Robinson, George H.,	Concord, N. H.,	Sept.,	1878
Robinson, Frederick R.,	Concord, N. H.,	Sept.,	1881
Royden, Chauncey L.,	Milford, Conn.,	Sept.,	1883
Ryan, Jeremiah,	Concord, N. H.,	Sept.,	1881

NAME.	RESIDENCE.	ADMISSION.
* Saleski, Anton,	Meriden, Conn.,	Sept., 1878
Sanborn, Warren,	Palermo, Maine,	Sept., '80 & '83
Sears, Walter H.,	Dalton, Mass.,	Sept., 1881
Shaw, Willie E.,	Boston, Mass.,	Sept., 1884
* Shea, John,	Rockland, Mass.,	Sept., 1878
* Sheehan, Thomas,	Saundersville, Mass.,	Sept., 1881
* Shiatte, Frederick,	Manchester, N. H.,	Sept., 1878
Simonds, Adelbert J.,	South Strafford, Vt.,	Sept., 1880
* Skillin, Fred. G.,	Roxbury, Mass.,	Sept., 1878
Snyder, Lawrence M.,	New Haven, Conn.,	Sept., 1878
Spear, Charles F.,	Belfast, Maine,	Sept., '78 & '80
Sullivan, James C.,	Weston, Mass.,	Sept., 1880
* Taylor, Dana B.,	Wells, Maine,	Sept., 1878
Thayer, Henry E.,	H'rtl'd Four Corners, Vt.,	Sept., 1879
Varney, Fred. S.,	Farmington, N. H.,	Sept., 1883
Walker, Charles R.,	Springfield, Mass.,	Sept., 1879
Walls, Gratton P.,	Rockland, Mass.,	Oct., 1884
* Walsh, Michael F.,	Wolcott, Conn.,	Sept., 1879
Ward, Willie,	Holyoke, Mass.,	Sept., 1878
White, Walter W.,	Bellows Falls, Vt.,	Sept., 1882
White, Thomas,	Boston, Mass.,	Sept., 1883
Worcester, Ira E.,	Amherst, N. H.,	Sept., 1879

F E M A L E S.

NAME.	RESIDENCE.	ADMISSION.
Acheson, Kate L.,	Boston, Mass.,	Sept., 1885
* Acheson, Pauline M.,	Boston, Mass.,	Sept., 1878
* Allen, Mabel H.,	Willimantic, Conn.,	Sept., 1881
* Baldwin, Harriet,	New Haven, Conn.,	Sept., 1875
Barrett, Mary E.,	New Haven, Conn.,	Sept., 1885
Beatty, Margaret,	Chelsea, Mass.,	Jan., 1882
Bell, Alice,	Norfolk, Conn.,	Sept., 1885
Boucher, Mary,	Winchendon, Mass.,	Sept., 1884
Brennan, Mary E.,	New Haven, Conn.,	Sept., 1883
Brockway, Lottie B.,	East Burke, Vt.,	Sept., 1875
Bronson, Isabelle E.,	Plainville, Conn.,	Sept., 1880
Brown, Emma,	Danbury, Conn.,	Sept., 1881
Brown, E. Belle,	Boston, Mass.,	Sept., 1881
Buck, Lucy E.,	Stonington, Conn.,	Sept., 1879
Bunce, Sarah A.,	Freedom, N. H.,	Sept., 1884
Butterfield, Fannie N.,	Waterville, Maine,	Sept., 1881
Cantlon, Kate,	Winchester, N. H.,	Sept., 1882
Changnon, Mary,	Chicopee Falls, Mass.,	Sept., '78 & '81
Cummings, Jennie,	Somerville, Mass.,	Sept., 1884
* Downey, Mary T.,	South Boston, Mass.,	Oct., 1876
Dufault, Allizia,	East Brookfield, Mass.,	Sept., 1882
Eaton, Gracie,	Waitsfield, Vt.,	Sept., 1881
Finnagan, Margaret,	Montvale, Mass.,	Sept., 1885
Garten, Nellie,	Stafford Springs, Conn.,	Sept., 1881
Gilheeney, Mary,	Providence, R. I.,	Sept., 1885
Goodrow, Anna,	Claremont, N. H.,	Sept., 1883
Hall, Addie T.,	New Haven, Conn.,	Sept., 1884
Hanscum, Marinda,	Hartford, Conn.,	Feb., 1883
Hopkins, Anna E.,	Augusta, Maine,	Jan., 1878
Jencks, Carrie L.,	East Hartford, Conn.,	Sept., 1877
Katon, Rosanna,	Boston, Mass.,	Sept., 1884
Keating, Mary A.,	Ludlow, Vt.,	Sept., 1883

NAME.	RESIDENCE.	ADMISSION.	
Kelly, Alice G.,	Westford, Mass.,	Sept.,	1884
* Kendall, Florence M.,	Strafford, Vt.,	Sept.,	1877
Knox, Fannie B.,	Hartford, Conn.,	Oct.,	1881
Lockhart, Dora M.,	Haverhill, Mass.,	Sept.,	1878
Love, Mary H.,	Gilbertville, Mass.,	Sept.,	1881
Lynch, Mary E.,	Providence, R. I.,	Sept.,	1880
Markham, Lola E.,	E. Longmeadow, Mass.,	Sept.,	1882
Marnock, Anna M.,	South Albany, Vt.,	Sept.,	1879
Marshall, Deborah,	Bridgeport, Conn.,	Sept.,	1885
Marshall, Edith H.,	Bridgeport, Conn.,	Sept.,	1879
Marvel, Bertha,	New Bedford, Mass.,	Sept.,	1884
Mather, Carrie M.,	Meriden, Conn.,	Sept.,	1885
* McKay, Ellen E.,	Bristol, R. I.,	Nov.,	1878
Merrill, Emma M.,	Exeter, N. H.,	Sept.,	1880
McDonald, Nellie,	New Haven Conn.,	Sept.,	1882
McSorley, Mary A.,	East Hamden, Maine,	Sept.,	1884
Nadeau, Geneva,	Houlton, Maine,	Sept.,	1881
Nelligan, Anne,	N. Cambridge, Mass.,	Sept.,	1879
Niebuhr, Lizzie,	Meriden, Conn.,	Sept.,	1882
* Nolan, Margaret,	Concord, N. H.,	Sept.,	1877
O'Connell, Katie,	Holliston, Mass.,	Sept.,	1880
O'Neil, Ellen,	Stafford, Conn.,	Sept.,	1877
Packard, Adella M.,	Stafford Hollow, Conn.,	Sept.,	1878
Patterson, Florence A.,	Waterbury, Vt.,	Sept.,	1884
Perry, Minnie B.,	Pittsburgh, N. H.,	Sept.,	1879
Pierce, Alice E.,	Waterbury, Conn.,	Sept.,	1881
Prime, Hattie M.,	Foxborough, Mass.,	Sept.,	1884
Ratchford, Mary,	Worcester, Mass.,	Sept.,	1880
Rock, Cordelia,	Staffordville, Conn.,	Sept.,	1879
* Sawhill, Elizabeth I.,	Pittsburgh, Pa.,	Dec.,	1883
* Schmahl, Emilie,	New Haven, Conn.,	Sept.,	1877
Sherman, Retta B.,	Colchester, Conn.,	Sept.,	1884
Smart, Carrie,	St. Albans, Maine,	Sept.,	1880
Smith, H. Emma,	Waterbury, Conn.,	Sept.,	1883
Sparks, Maybel B.,	Norwich, Conn.,	Sept.,	1881
Stetson, Maybelle H.,	Middleboro', Mass.,	Sept.,	1881
Sullivan, Honora,	Cambridgeport, Mass.,	Sept.,	1879

NAME.	RESIDENCE.	ADMISSION.	
Sullivan, Bessie,	Cambridgeport, Mass.,	Sept.,	1883
Tuller, Fannie A.,	West Suffield, Conn.,	Sept.,	1876
* Van Houten, Jennie L.,	Paterson, N. J.,	Oct.,	1881
Weis, Elis��,	New Haven, Conn.,	Sept.,	1880
Weller, Mary E.,	Bridgeport, Conn.,	Sept.,	1882
* Wheeler, Gracie B.,	New Haven, Conn.,	Sept.,	1884
Whitehouse, Daisy,	Liberty, Maine,	Sept.,	1880
Wright, Emma E. P.,	Milford, Mass.,	Nov.,	1880
Wright, Mary A.,	Wareham, Mass.,	Sept.,	1884
York, Emma F.,	St. Albans, Maine,	Sept.,	1884

SUMMARY.

SUPPORTED BY	MALES.	FEMALES.	TOTAL.
Maine,	18	7	25
New Hampshire,	16	6	22
Vermont,	9	6	15
Massachusetts,	41	27	68
Rhode Island,	2	4	6
Connecticut,	32	30	62
Friends,	1	2	3
Total,	119	82	201
Whole number in attendance within the year,			201
Greatest number at any one time,			177
Average attendance during the year,			170

* Not present May 1, 1886.

† Dead.

III.

COMPOSITIONS.

[It is a rule of the school that the syntax of specimens of composition published in our annual reports, shall receive *no correction*. The following are prepared in accordance with this rule; and in judging of them, it is important to consider the age of the writers, their time of instruction, and whether they were born deaf, or lost their hearing after they had probably acquired some available knowledge of spoken and written language. Of the subjoined compositions, those marked (a) are original; those marked (b) are translations from signs; and those marked (c) are *original* compositions, suggested by pictures.]

(a)

Last evening Mr. Cary called me. He made a black and red boat for me. He was wise. He carried it to an old barrel. He put it behind the barrel. We ran fast. We are not tired. Mr. Cary climbed a tree. He took his knife out of his pocket. He cut some limbs. They fell on the ground. I picked them and gave them to Mr. Cary. He carried them into his home. He tied them of a broom. He took the boat from the barrel. He gave it to me. I carried it into my home. To morrow I shall carry it to the water. I shall put it on the water. I shall sail it. I shall like it. I shall give it to Eddie McSorley.

H. McS.

(Congenital. In school $1\frac{2}{3}$ years. 16 years old.)

(a)

Some years ago I played with my friend. I was very tired. My friend had a pretty doll. I was jealous. I snatched the pretty doll. The friend cried. She did not tell her mother about me. I laughed at her. I stood on the road. A gentleman whipped his horse with a whip. The cross horse ran to me. I was careless. The wagon ran near my legs, and hit my legs. I screamed and loudly. The gentleman did not hear me. He did not care me. My father and mother heard me. He saw me. He called my mother. My mother saw me. She cried. My sister saw me. She laughed at me. My father was very angry. He struck her with his hand. My sister cried. I walked to my home. My leg bled. My mother was very sorry. The people went to my home. They saw me. They pitied me.

M. McS.

(Congenital. In school $1\frac{1}{2}$. 12 years old.)

(b)

A gentleman's name was Mr. Adams. He had a good dog. His name was Major. He was a very sagacious dog. Mr. Adams had a kitten. Major was very fond of it. He was very kind to it. He never teased it. Every day he took a pail with his mouth and went to our neighbor's house. Mrs. Smith put milk into the pail. Major carried it to his home. One day Mr. and Mrs. Adams went away. Mr. Adams put the meat on the plate. He put it on the floor. He forgot the kitten. At noon the kitten was hungry and wanted some milk. He mewed and Major pitied the kitten. He carried it to Mrs. Smith's house. Mrs. Smith understood about the kitten. She put milk on a saucer and the kitten ate it. Major carried the kitten to his home. Mr. Adams praised Major.

J. M. C.

(Congenital. In school $1\frac{2}{3}$ years. 10 years old.)

(a)

HARTFORD, May 3d, 1886.

MY DEAR PARENTS :

A few weeks ago Mr. Williams allowed the pupils to go to the rink. The pupils went to the rink to see many dogs. Some dogs barked. I love some grey hounds. I admired the dogs. Next summer the pupils will go to their homes. Last Saturday I bought some colognes and soap. My brother had a small wagon. Nelson broke the wagon. One day my father and Nelson and my sister came here. A few ago I received a letter from my father. I am well. I gave some colognes to John Habert. I ran and fell on the ground. George Brown gave some stamps to me. Walter Barrows gave a five cent piece to me. I lost my knife last Saturday.

I am your affectionate son,

J. T. C.

(Congenital. In school $1\frac{2}{3}$ years. 9 years old.)

(a)

HARTFORD, April 1, 1886.

MY DEAR PARENTS :

I am very well and happy. I send love to you all. Last Wednesday Mrs. Nordin told a funny story in the chapel. She talked with Mr. Job Williams. Mr. Job Williams sat in the chair. We liked the story and laughed much. Mrs. Nordin wrote on the large slate well. We praised her in the chapel. We went to the chapel and sat on our seats. We looked at the story and walked on the floor. We went out of the chapel. We walked down stairs. Mr. Benson called the boys out of doors. We walked on the sidewalk. We walked up stairs. We went into Miss Beach's shop and bowed to her. We ran out of the wash room. We washed our faces and hands. We combed our hair. Mr. Job Williams is the principal of the Asylum in Hartford, Conn. Mr. Westerfelt is the

principal of the school for deaf and dumb. He told the funny story in the chapel. Last March Aunt wrote a letter to me. She sent it to me. I was very glad and received it from her. I held it in my hands and read it. I opened it. I put it into my pocket. I gave it to Miss Mann. Miss Mann held it in her hands and read it. She told me about a pocket companion, and opened the letter. Aunt wrote the nice letter. I liked it. Last Saturday Aunt sent the pocket companion to me. I was glad and got it from her. I looked at it and liked it. I will write the letter to my father. To-morrow I will write the letter to my aunt. Mr. Hackett came to the Asylum, and talked with Mr. Pease. He stays in the Asylum. He takes care of the boys in our beds. Mr. Pease does not stay in the Asylum. He will get into the cars and ride in the cars to his home. The cars will stop at Mr. Pease's home. Mr. Pease will stay at his home. Last Saturday Ralph walked with me. He and I walked on the sidewalk. He and I went into the city. He and I bought some peanuts. We wanted to go down town. We wanted ten cents. My father is a carpenter. He earns money.

Your loving son,

J. C. P.

(Congenital. In school $1\frac{2}{3}$ years. 10 years old.)

(a)

HARTFORD, CONN., June 1st, 1885.

MY DEAR PAPA AND MAMMA :

I am very well and happy indeed to-day. Last Friday afternoon we had a holiday. We went to the tents. We did not pay. The speaking people paid. Mr. Barnum let us visit a great many animals and circus. We saw the captain leading some soldiers. The captain had a sword, and waved his sword. A little girl rode on the small bicycle and rode about. Two large boys rode on the bicycles. Some boys walked up the platform. They ran quickly and jumped over the banner. They climbed up the ladder. Then they ran and jumped over the banner again. The Santa Claus was a clown. He drove two horses. Some men rode on some camels, and the camels ran off. Some little monkeys rode on some ponies and the ponies ran quickly. Some men wheeled some wheel-barrow quickly. One man skated on the platform with the roller-skates. Pretty soon a clown came to the platform and skated on the platform with the roller-skates. Then a great many gentlemen, ladies, boys, and girls came out of the tents. Then Mr. Benson called his deaf and dumb boys, and Mr. Benson led us and walked to the city. We went to the Asylum. Then we went upstairs into the bed-room to take our new clothes off. We took our clothes off and put on our old clothes on. Then we carried our new clothes into the clothes room. We put them into the closet. Then we went down stairs into the study-room and played out doors.

We will go home in three weeks. I shall be glad to see my father, mother, Mary, and Carrie. Next June I shall want to make a boat. I shall make the boat. When it will be done, I shall get a little stick.

I shall get my knife to cut the stick. I shall cut the stick with the knife. When it will be done, I shall get the boat and shall put the stick into the boat-hole. Then I shall get a stick more and shall cut it. I shall put it into the boat-hole. I shall get some rags and shall get a needle and a black thread. Then I shall sew. When it will be done, I shall carry the needle and shall put it into the basket. Then I shall get some red paint and some yellow paint, and shall carry them and put them on the table. I shall paint all of the boat. When it will be done, I shall put the boat out doors until it will be dry. I shall take the boat and shall put it on the table.

Good bye. From your loving son,

I send my love to you,

H. S. L.

(Congenital. At school 2 years. 10 years old.)



[The four compositions following were suggested by the above cut, to which the attention of the writers had never been called before they sat down to write these specimens of language. The same is true of the exercises following the succeeding cut.]

(c)

A boy puts his rabbit into a cage. He carries the cage. A girl puts her bird into a cage. She puts the cage on her carriage. She pushes her carriage. The girl and a boy walk. She wears a hat. The girl's hat is white. She wears her dress. A boy rides a ———. The boy's hair is yellow. A boy's cap is blue. The girl's stockings are brown. The girl's hair is black. The boy's hair is short. The girl's hair is long. She wears her shoes. She wears a short dress. The boy wears a large hat. The girl's face is pretty.

D. M.

(Congenital. In school 8 months. 9 years old.)

(c)

A girl is sitting on a bicycle. The girl's name is Jennie. The boy chases Jennie, and the boy carries a white rabbit into a cage. The boy's name is John. He wears a gray cap. A pretty girl is rolling a carriage in her hands. Her name is Florence. Florence wears a dress. She looks very pretty. She wears a pretty hat. Two dolls sleep. There is the cage on the carriage. A white bird is in the cage. It is a sweet and can sing. It looks tired. The bird's name is Dick.

A. T. H.

(Congenital. In school $1\frac{3}{8}$ years. 9 years old.)

(c)

A girl pushes a small carriage. She puts a cage on it. She puts two dolls in the carriage. A bird sees her. She has a pretty bird. She wears a hat. A boy stands. He carries a cage. He puts two rabbits into a cage. A little girl rides on a bicycle. She wears a hat. She wears her collar. Two rabbits play in the cage. A little girl is five years old. The boy is seven years old.

S. A. B.

(Deaf at 8 months. In school $1\frac{3}{8}$ years. 15 years old.)

(c)

I see the boy carrying the box. He holds it in his hands. He has two white rabbits in the box. One rabbit can see the girl and the carriage. It is pretty with long ears. I think that two rabbits were tame. Perhaps the boy is fond of them. He goes along the road. He follows the small bicycle, and the little boy sits on the bicycle. He can ride on it and he likes to ride on it. His hair is long and pretty. The girl has a little carriage. She pulls it and likes to pull it. I see two dolls lying on the carriage. Perhaps two dolls are small or large. One doll wears the white cap. Two dolls do not wink. The cage stands on the piece of the shawl in the carriage. The bird stands on the perch. Perhaps the bird is yellow. I think that it does not want to stay in it. Perhaps it wants to fly out doors. Two cups are in the cage. Some water is in one cup and

some wheat is in one cup. The bird often eats the wheat and drinks some water. It can see out of the cage. I think that it often is cool. It likes to be cool.

A. P.

(Congenital. In school $2\frac{2}{3}$ years. 11 years old.)



(c)

A girl's name is Debby and she is sitting on the floor. The boy tied the string around the yarn. He is kneeling on the chair, and he is holding in his hand. He wants to play with the kitten. The kitten sat under the chair and sprang and tried to catch the string. Debby is the boy's

sister. She is looking at the kitten. She laughs. Her doll is on the stool. She loves the kitten, and the kitten is very sweet and small. The boy's grandma is on the chair, and she sews the stocking. She is looking at the kitten. The other girl's hands are on her grandma's lap. Debby does not see the doll. She hates it perhaps. She does not hate the kitten, and she loves it very much. She is ten years old. The other girl does not see the kitten, and she is reading the book. She laughs. The boy's coat and his hat are on the nail. The kitten is black and white. The boy said to the kitten "you are very funny." His grandma knits every day. She likes to knit. Her hair is gray and she has no teeth. F. A. P.

(Deaf at 9 months. In school $1\frac{2}{3}$ years. 11 years old.)

(c)

I am going to write about this picture. This picture is about an old woman and her daughter and son. The woman is sitting on a chair, and wears a white bonnet and white apron. She holds the cloth and sews it. A pleasant girl is standing near her mother and is reading a black book. She smiles. A boy kneels on a chair, and puts his hand on the chair. He ties a string around a spool of thread and holds it to a white and black cat for he wants to play with it. When the cat sees it it bites the spool and plays with it. The boy likes to look at the cat and laughs. Another girl is sitting on the floor and she wears a white apron. Her hair is long. The girl likes to see the cat playing with the spool. When the mother sees the cat playing, she laughs too. The cat is very pretty. The top of the stool upset and it is lying on the floor. A doll is standing on the stool, and it wears a white dress. Her hair is very black. There is a basket of clothes with a handle on the floor. There are a white plate and cloth on the floor. A white lamp is on the shelf. There are a shawl and a hat hanging on the door. There are a cup of flowers and some things on the shelf. I see a pretty picture on the wall. J. L. C.

(Congenital. In school $2\frac{2}{3}$ years. 13 years old.)

(c)

An old woman lived in a white house. Her name was Mrs. Gray. She had three grand children. One boy's name was Johnny. Two little girls' names were Kate and Mary. One day their grand mother sat down on a chair. She sewed a little cloth. She had a cap on her head, and wore a pair of spectacles on her eyes. She wore a little shawl and an apron. Kate stood near her grand mother, and read a book, when her grand mother sewed because she wanted to learn the book. She seemed to be a cheerful girl. She stood near the fire place. Mary sat down on the floor because she wanted to put a pair of stockings and shoes on her feet. There was a work box on the floor, and some things were on the floor. Some others were on the shelf. There was a kettle on the fire place. Pretty soon Johnny came to the table, and sat down on a chair. He ate some food. When he ate it, a cat named Tabby came to him and looked at him.

He saw her and thought that she wanted some milk. He poured it in a saucer. Then he put it on the floor. Tabby licked it. Johnny knelt on the chair, and put his hands over the back of the chair. He wanted to play with Tabby. He asked his grandma to give a ball of yarn to him and told her that he wanted to play with Tabby. She said yes and gave the ball of yarn to him. He let the yarn down to the floor and shook it. Tabby saw him shaking it and ran to it. She played with it. Johnny laughed and his grand mother smiled and said that Tabby was a funny cat. Kate and Mary laughed at her. They thought that she was a smart cat. The cat played with the ball a long time. At last she was tired. The children looked happy.

N. G.

(Deaf at 9 months. In school $4\frac{3}{4}$ years. 14 years old.)

(b)

Some years ago a gentleman named Mr. Burdette lived in Burlington, Ia. He often wrote funny stories in the newspapers. Almost every night some burglars came to some of the houses near Mr. Burdette's and stole many things. Mr. Burdette thought that perhaps they would come to his house. He bought a double-barreled gun, he brought it home and then he loaded the gun. He put it in the corner of his room near his bed. One night he heard a little noise and got up. He did not awaken his wife, but he went to the window which he had opened because it was very warm. He looked out of it and saw two burglars. They were cutting the blind, so that they could get into the house. Mr. Burdette went back to his room and got the gun. He came to the top of the stairs and sat there still. He waited there for a long time. By and by he fell asleep, and his gun was still in his hands. In the morning his wife found that her husband was gone. She saw him sleeping there with his gun. She awakened him. He told her all about the burglars. Then they both went into the room where the burglars had been, and found that their things were gone. The room was in confusion. Mr. Burdette's friends laughed at him. I think that the burglars saw him sleeping with his gun and they would not go up stairs.

H. T.

(Congenital. In school 7 years. 16 years old.)

(a)

HARTFORD, April 1, 1886.

MY DEAR PAPA AND MAMMA:

Mamma, you said you would write a letter to me very soon after Debby received Joe's letter but you did not. You do not know how I wish I could hear from you very often. Will you please write to me this week or next week? Debby was very happy that you directed your letter to her so that she could keep it for her own. I am going to tell you several interesting things. Mrs. Nordin, a Swedish lady, came here last week Monday evening and has been here more than one week. She examined us very particularly and when she goes back to her home she intends to found a new school for the blind deaf mutes. This is the reason she came to America to visit several schools for the deaf mutes. She has seen

Boston, Northampton, New York and Hartford. Last night she went away to Washington College. She became the great friend of Miss Sweet. She is a very pleasant and intelligent lady. She can speak in Swedish, French, German, and English. Her husband is the principal of the Swedish school for the deaf and dumb and she helps him teach. She has two little sweet boys whose pictures we have seen. They have not seen her for about two months and they must be lonesome without their dear mother. She told us interesting things about Sweden yesterday afternoon, and I wish I could tell you all she said but it will take me very long to write all about it. If you want to know all about it I will tell you when I go home. She said that everything in Sweden was very different from America. She said that before she left home her pupils asked her to give their love to us and then she asked us to give our love to them in return. We said "Yes." We miss her now. Yesterday afternoon Mr. Westervelt, who is the principal of the school for the deaf and dumb in Rochester, New York, came to see how the pupils were getting along with their studies. I hope they are much better than the pupils in Rochester who are not allowed to make any signs but they are allowed to spell. This noon Mr. Pease who has been our watchman is going to leave here. Mr. Hackett takes Mr. Pease's place. He came from Vermont. Have you heard that all the teachers and principals of the schools for the deaf mutes in the United States will go to California to have a convention next July? Mr. ———, and some of the teachers will go there, but Miss ——— and Miss ——— will not go, because they want to save their money to go on a trip to Europe some time. I think it will be very nice for them to go there. Do not you think so? Miss ——— is going to Boston next week on business. Last Tuesday evening there was a fire in the Union Hall Hotel on the next street from here but soon it was put out. Last Saturday Mr. Fay went to Boston to preach to the deaf mutes. I think that this letter is long enough, and now all my news are out of my mind. Dear mamma, please remember not to delay my answer for I want to hear from my dear home and all of you very much. Debby is well and happy as usual and is counting weeks for going home. It is only twelve weeks before we are going home. It is decided that we will go home on the twenty-ninth of June and return on September 15th. Debby wants to have her hair cut if you are willing. Please give my love to Mr. and Mrs. Beers. Ask them if they know Miss Isham. She came here a few weeks ago to visit Miss Greenlaw. Give much love and sweet kisses to each of you from your loving daughter

E. H. M.

(Congenital. In school 7 years. 17 years old.)

(a)

HARTFORD, April 1, 1886.

MY DEAR SISTERS:

As to-day is the day on which all the pupils write letters, I thought I would write to you. I suppose Katie got the letter from Cordelia, didn't she? I am in good health and happy as usual and I hope you are all the same. I got the box from Katie and was very much pleased with the con-

tents, I thank her very much for them and hope that sometime I shall be able to repay her for all she has done for me. Several weeks ago Mr. Stout a deaf mute came here and gave us an exhibition on a bicycle. He did very well. On March 18 some of the boys and girls gave an exhibition at the Capitol. I was among them. We gave in the Hall of Representatives. It is a very large and nice room. The people said we did very well. We came home at about ten o'clock and were very tired. When we got here we had some chocolate coffee and crackers.

Saturday before last our teacher invited her girls to see the play of Uncle Tom's Cabin at Robert's Opera House. It was a very nice play and we had a splendid time. Topsy danced and acted very funny. Sometime when I have not much news to tell you, I will tell you all about it but I cannot find time for it this time. A lady from Sweden named Mrs. Nordin has been visiting us. She came to America about two months ago, to visit the schools for the Deaf and Dumb. She wanted to see how they are taught and when she goes back to Sweden she intends to found a school for blind deaf mutes. There are about forty there now. Her husband is the principal of a school for Deaf mutes there and she helps him teach. There are sixty pupils in his school. They have meals five times a day but they don't have much meat. Men who work very hard all day only earn fifty cents, and women only twenty cents. They wash once in three months, and have a great many underclothes, etc., so that they can change their clothes whenever they are soiled. They have plenty of clothes to wash. How different it is from America, isn't it? In Sweden only rich people and the king have carpet on their floors. Mrs. Nordin has a large rug which was given her by her sister, but she has no carpet on her floor. She admired the beautiful carpets we have in America. The houses are only one story houses and all the rooms are on one floor and the chairs are always placed in a row against the wall. She said that if a person from Sweden saw how easily American people have their chairs placed about the room she would think they were very disorderly but she likes the way we have ours placed about. She is a very sweet lady and acts like a missionary. Anyhow I think so. She can talk German, French, English, and Swedish, and she is very learned. She and my teacher have become great friends. She has already been before the king of Sweden to ask him if he would raise money for her to build a school for blind deaf mutes and he said he would help her. How kind it is in her to wish to help them. I hope she will succeed in founding a very nice school. She lives in Skara, Sweden, and she is a person of high birth, being the daughter of a nobleman. She has gone to Washington, D. C., to visit the college for Deaf mutes. From there she will go to Philadelphia. Then to New York where she will take a boat for Europe. She was never to America before. She has two lovely boys who are now with their father in Sweden. What do you think of her? Do you like to have me tell you all about Sweden? I was interested in what she said and I thought you would be too.

A gentleman who is the principal of a school for Deaf mutes in Rochester, New York, came here the other day. His pupils spell instead of

making signs, but spelling alone can't help much. Signs and spelling together is best. Don't you think so? Cordelia's family have moved to Ashuelot, N. H., so she will go there next summer. I am very sorry she will live so far away. She and Edith send Katie plenty of love. Deborah, Edith's sister is doing very well. She is a very bright pupil. I was invited to take dinner at the house of one of the teachers lately, and I had a very nice time. I think you will get tired of reading so long a letter so I will now close with much love, and a kiss for each. Good afternoon. Hoping to hear from you soon.

From your loving sister,

M. E. W.

(Deaf at 10 years. In school 4 years. 14 years old.)

[The following letter will be of interest to those who are investigating the subject of articulation and lip-reading. The writer of it became totally deaf at six years of age and was at school here six years.]

MAY, 13th, 1886.

MR. JOE WILLIAMS :

Dear Friend — Your letter of May 5th, came by surprise, but was received with pleasure and now I take the earliest opportunity to answer it and I do so with pleasure. As I did not have the pleasure to write on such topics before I may not do as well as I should have liked, nevertheless I shall do the best I can. Your first question relates to how I communicate with people who come to my store to trade and with my friends and other people. I think I can best answer this by illustrating a case. Now suppose a person I never saw before should drop in to buy something, I would salute her or him as if I had as good a pair of ears as any one on earth and there would be nothing about me to indicate that I am deaf and semi-mute, only he or she may notice that I have my eyes on him or her quite sharp, and it may occur to the person that it is an uncommon thing to see. If the person is a lady, I shall notice by reading her lips what she wants — a thing I seldom fail to understand at first sight. Suppose she said "I would like to see some shoes," I will tell her, pointing to my ears, that I am deaf (to let her understand that it would be of no use to talk to me while I have my back turned toward her and to avoid being called a mule) and that I will show her what I have. If she is a stranger that never saw a deaf and dumb person before, she will not believe that I am *really deaf*, but will talk on about the price, quality and kind of the shoes without saying anything about knocking down the price and under such circumstances it is all the better for me, because if it was otherwise she would hesitate to talk, believing I could not understand her. If I should misunderstand her, which I admit often occurs, I hand her a pencil, which I keep for an emergency and thus it goes easily on. As to whether she understands me or not I will say truthfully that I never write to any person whether a friend or stranger when I want to say anything to them, except under difficult cases which seldom occur, so it seems perfectly clear that they understand me. Perhaps my voice may seem strange to them,

and the words I may use be imperfectly pronounced, but as long as people understand me I don't bother myself about it.

As to how my friends and other people who know me and who have been in my place of business occasionally communicate with me, I will say that they always come and speak to me and never write anything unless I don't understand what they wish to say, which seldom occurs in course of a day. I never communicate with my friends and those I know by writing, but speak right out as if I could hear and they understand me readily and they speak to me in the same way, though not as they do to persons that can hear, but with a few words at a time in a simple way and make as good view of their lips as possible, because they know that is the only way I can understand them.

My folks have always communicated with me by the lips, and there is only one among them all that can or does use the manual alphabet and I do not know five persons in this town who can, which certainly shows that they all understand me, otherwise there would be plenty of them who could use it.

I do not carry anything about me to communicate by writing on purpose and therefore I am often compelled to speak when I wish I had something to write on—a good thing for those that wish to learn to talk to do, but I hardly know a deaf person who wished to learn to talk and then went about it and myself not an exception until lately.

What I have just written relates to how I communicate with my friends and other people who come in to trade with me now, but not at the beginning when I launched in the business, and I guess you would like to know how I started or was compelled to do so. When I first opened a shop for myself I went in with a slate and pencil and would use them in talking with everybody who came in to have their shoes repaired or talk with me, including my friends. I had to do it any way because I knew I could not talk worth a cent, and because I did not have enough of courage to face the public with my horrid articulation (you can bet it takes a good deal of nerve to do so at first). Gradually I commenced to use my tongue and had to, too, to save time while busy, and when my slates got broken and the pencils out of sight, and if I kept on buying slates and pencils to the present day I am afraid I would be all bankrupt.

So it went on little by little and very little at that, and when I could not pronounce a word I wished to use I would spell out the word letter by letter to the person I would happen to be talking with and thus go on, but if the person could not make out what I meant I had made up my mind to let him or her go to grass for all I cared. Some time after I commenced to talk entirely I felt a sensation in my head which resembled breaking up of ice in water or rippling of waves after a stone is cast in the river, which I think indicated that my vocal nerves needed shaking up and which my tongue did, I guess, in rattling continuously. I wonder why yelling in Mr. Clark's class did not do it long ago. There is no difficulty with me in pronouncing any word when I know how to do it. About a year ago I found a good way how to pronounce a word I could

not do in any other way. It is by looking up the word in an ordinary Dictionary,* and it can be so easily done that I am willing to wager a pair of shoes that I can pronounce any word you may pick out by this way.

It would seem to be a good thing if the pupils in the articulation class be taught how to pronounce every common word possible that is used during every-day life by the speaking people and let the pupils make out the sentences to suit themselves. A time that helped me converse a good deal was during the campaign of 1884 when the Plumed Knight and Cleveland were up for the Presidency with Ben Butler, protection and Free Trade thrown in. Persons coming in the shop would pick it up for conversation, so I pitched in for my favorite, or in other words went in with the tide. It helped me amazingly though I can't say it helped our case any, but our man came in all the same. At present he is filling the offices rather slowly isn't he? and it looks up this way as if Edmunds is President instead.

Another thing that helps me a good deal is while reading my daily paper I find something interesting so I tell it to my hired man or friends that may be present in my own way, using my own words and not reading it from the paper.

Your last question relates to prospering in business, which I am glad I am able to show it, though it is a hard job still. When I first commenced I was paying a tax of 85 cents and now the tax collectors have me down for \$16 per year. This is not much but it shows that I am trying to get a hold of something on earth. If the Vermont Legislature don't think it pays the State any to educate their deaf and dumb children, this will do for an example. . . .

But to return to my business I will say that I am doing very well under the circumstances. The biggest business done during one day amounted to ———, and during one month ———. This is not much for a business house, but it is a good deal to me as I work on the bench myself and my expenses are much less.

I hardly use any advertising at present because I am too deaf to do much more, but I mean to abide my time till I am able to pay for the use of another fellow's *ears*.

* * * * *

Trusting I have answered your questions fully, but if I have not and if there is any thing else I can do for you I will do so with pleasure. With kind regards I remain

Very Sincerely Yours,

* For several years past all our pupils in articulation have been taught pronunciation by the use of the diacritical marks used in Webster's Dictionary. The writer of the above letter left school nine years ago. J. W.

TERMS OF ADMISSION.

I. The Asylum will provide for each pupil board, lodging, and washing, the continual superintendence of health, conduct, manners and morals, fuel, lights, stationery, and other incidental expenses of the school-room, for which, including TURRION, there will be an annual charge of one hundred and seventy-five dollars.

II. In case of sickness the necessary extra charge will be made.

III. No deduction from the above charge will be made on account of vacation or absence—except in case of sickness.

IV. Payments are always to be made six months in advance, for the punctual fulfillment of which a satisfactory bond will be required.

V. Each person applying for admission must be between the ages of EIGHT and TWENTY-FIVE years; must be of good natural intellect, capable of forming and joining letters with a pen legibly and correctly, free from any immoralities of conduct and from any contagious disease.

Applications for the benefit of the legislative appropriations in the States of Maine and New Hampshire should be made to the Secretaries of those States respectively—in Massachusetts to the Secretary of the Board of Education—in each case stating the name and age of the proposed beneficiary, and the circumstances of his parents or guardian. Applications as above in Vermont, Rhode Island, and Connecticut, respectively, should be made to his Excellency, the Governor of the State. In all cases a certificate from two or more of the selectmen, magistrates, or other respectable inhabitants of the township or place to which the applicant belongs, should accompany the application.

Those applying for the admission of *paying pupils* may address their letters to the principal of the Asylum, and on all the letters from him respecting the pupils postage will be charged.



The time for admitting pupils is the *second Wednesday of September*, and at no other time of the year. Punctuality in this respect is very important, as it cannot be expected that the progress of a whole class should be retarded on account of a pupil who joins it after its formation. Such a pupil must suffer the inconvenience and the loss.

It is earnestly recommended to the friends of the deaf and dumb to have them taught to write a fair and legible hand before they come to the Asylum. This can easily be done, and it prepares them to make more rapid improvement.

When a pupil is sent to the Asylum, unless accompanied by a parent or some friend who can give the necessary information concerning him, he should bring a written statement embracing specifically the following particulars :

1. The name in full.
2. Post-office address and correspondent.
3. Day, month, and year of birth.
4. Cause of deafness.
5. Name of the parents.
6. Names of the children, in the order of their age.
7. Were the parents related before marriage? If so, how?
8. Has the pupil deaf-mute relatives? If so, what?

The pupil should be *well clothed*—that is, he should have both summer and winter clothing enough to last one year, and should be furnished with a list of the various articles, each of which should be marked. A small sum of money—not less than five dollars—should also be deposited with the Steward of the Asylum for the personal expenses of the pupil not otherwise provided for.

Packages of clothing or boxes sent by express will reach the pupils safely.  *The express charges should in all cases be prepaid.* 

Careful attention to these suggestions is quite important.

There is but one vacation in the year. It begins on the last Wednesday in June, and closes on the second Wednesday of September. It is expected that the pupils will spend the vacation at home. This arrangement is as desirable for the benefit of the pupils, who need the recreation and change of scene, as for the convenience of the Institution, thus affording opportunity for the necessary painting, cleansing, etc. The present facilities for travel enable most of the pupils to reach home on the evening of the day they leave Hartford. Every pupil is expected to return punctually at the opening of the school on the second Wednesday of September.

On the day of the commencement of the *vacation* an officer of the Asylum will accompany such pupils as are to travel on the railroads between Hartford and Boston, taking care of them and their baggage, on condition that their friends will make timely provision for the expenses on the way, and engage to meet them immediately on the arrival of the early train at various points on the route previously agreed on, and at the station of the Boston & Albany Railroad in Boston. A similar arrangement is made on the Connecticut River Railroad as far as White River Junction. No person will be sent from the Asylum to accompany the pupils on their return; but if their fare is paid and their trunks are checked to Hartford, it will be safe to send them in charge of the conductor.

TWENTIETH ANNUAL REPORT
OF THE
SHEFFIELD SCIENTIFIC SCHOOL
OF
YALE COLLEGE,
1885-86.

PRINTED BY ORDER OF THE GENERAL ASSEMBLY.

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1886.

STATE BOARD OF VISITORS.

CONSTITUTING, WITH THE SECRETARY OF THE SCHOOL, THE BOARD FOR THE
APPOINTMENT OF STATE STUDENTS.



Governor.

HIS EXCELLENCY HENRY B. HARRISON, New Haven.

Lieutenant-Governor.

HIS HONOR LORRIN A. COOKE, Barkhamsted.

State Senators.

HON. JOSEPH W. ALSOP, Middletown.

Secretary of State Board of Education.

CHARLES D. HINE.

Secretary and Treasurer of the School.

GEORGE J. BRUSH.

REPORT

OF THE

STATE BOARD OF VISITORS.

To the General Assembly of the State of Connecticut:

The Board of Visitors have the honor to transmit herewith the Annual Statement of the Governing Board of the Sheffield Scientific School.

The Agricultural College Fund amounts to \$135,000. Of this amount, \$128,925 is invested in bonds and mortgages bearing interest at the rate of not less than five per cent. per annum, the minimum prescribed by the Act of Congress creating the fund. There is in the hands of the Treasurer of the State \$6,075 on which the State pays interest at the rate above mentioned. The interest actually received from invested funds for the year ending December 31st, 1885, was \$6,386.24.

The sum thus received and paid to the School is wholly devoted to scholarships, which are distributed among the counties of the State in proportion to their population. Thus to a considerable body of promising young men the State extends ample and thorough instruction in "Agriculture and the Mechanic Arts." The number of applicants largely exceeds the number of scholarships which the fund can provide.

To the State as thus connected with the School, great and essential and constantly increasing benefits accrue. The

interest received constitutes about one-eighth of the amount expended by the officers of the School. To every dollar given are added seven,—immeasurably increasing the utility and power of the sum contributed. Moreover, here original research is instituted and carried to its practical applications. In the broadest and best sense, scientific training is furnished and at the same time the basis of technical skill is laid. In sight of our busy communities and in active sympathy and coöperation with them is a prosperous training school for mechanics, manufacturers and farmers. It follows that those who have held scholarships have been the recipients of thorough and stimulating instruction, to the infinite advantage of the commonwealth. It is known that most of these beneficiaries are now engaged in mechanical occupations or farming in this State, and are giving intelligent impulse and direction to our industrial energies.

The State could well afford to extend such education, to all who desire to obtain it.

HENRY B. HARRISON,

Chairman.

ANNUAL STATEMENT

OF THE

GOVERNING BOARD.

IN presenting their twentieth Annual Statement, the Governing Board of the Sheffield Scientific School have again the gratification of reporting the continued prosperity of the institution, so far as that is indicated by the increase of attendance. The whole number of students on their rolls is slightly larger than ever before. More than that, the entering class of this year is the largest that has ever been admitted. It is satisfactory to feel that the work done by the School is appreciated especially in this State, from which the number of students regularly increases from year to year. At the same time it is easy to overrate the importance of this fact. The excellence of an institution can never be tested by the numbers in attendance, nor can the growth in that direction of any scientific school long compensate for any failure on its part to keep up with the demand for full instruction in the various departments allied to the practical concerns of life. As therefore of special importance in connection with the manufacturing interests of this State, the Governing Board call attention both to what has been done during the past year and what still needs to be done in the departments of Physics and of Dynamical or

MECHANICAL ENGINEERING.

The small Bigelow steam engine, a gift acknowledged in a previous report, has been set at work in the basement of North Sheffield Hall in connection with a dynamo-electric machine belong-

ing to the department of Physics. The engine is supplied with steam from a new boiler, bought last year on liberal terms of Messrs. H. B. Bigelow & Co.

It is intended that this apparatus shall be used for experimental purposes, to afford graduate students opportunity to conduct original investigations, and that the room in which the engine is placed shall form the nucleus of an Engineering Laboratory, the equipment of which can be improved and increased as rapidly as the means of the School or liberality of donors to this object will permit. It would be of great advantage to the department of engineering, and would increase the good reputation of the School to have a thoroughly well equipped Engineering Laboratory in which investigations which would add to the stock of useful knowledge in this province of science could be carried on to advantage. The increased facilities thus offered would induce students to take the graduate course and would attract special students.

Among the gifts to this department, not before reported, are the following:

A gauge for measuring the draught force of chimneys—from the Hartford Steam Boiler Inspection and Insurance Co.

A 2-inch swivel vise with swivel jaw—from the Bagley & Sewall Co., Watertown, N. Y.

An old McNaught steam engine indicator, in excellent condition—from the Colt's Pat. Fire Arms Mfg. Co., Hartford.

A model of an ingenious friction clutch pulley—from the inventor, Mr. Albert B. Bean, New Haven.

A No. 1 Gaskell steam pump, highly finished and nickel plated, with portions cut away to exhibit the interior—from the Holly Manufg. Co., Lockport, N. Y.

A set of standard end measure gauges, one inch, one-half inch, and one centimeter long—from the Pratt & Whitney Co., Hartford. These standards are of extreme accuracy and are very valuable.

The same firm have also, during the past year, given to the department complete sets of blue prints of the details of machinery they are engaged in making. There are about 40 sheets of these working drawings mounted on heavy pasteboard and varnished, and they form an important addition to the collection of working drawings which are used in giving instruction in machine designing. Contributions of the kind enumerated above are urgently

solicited from the graduates of the School who are now in the practice of their profession, and from manufacturers of machinery and mechanical appliances. The models and drawings are always open to the examination of the students and are studied by a large number of young men who are being educated to fill positions as mechanical engineers.

The opportunity must be taken here to acknowledge the kindness of the officers and contractors of the New Haven Manufacturing Co. in permitting the students of Mechanical Engineering to visit their shops daily. They have afforded every facility to the student for studying the operations in shop practice, and for examining and sketching the details of finished machinery and machines in process of construction.

The New York, New Haven and Hartford R. R. Co. have also kindly given permission to the students to visit frequently the extensive construction and repair shops of the Road. These opportunities are taken advantage of to give the students familiarity with a variety of machinery of excellent quality.

A course of lectures on the theory of electricity and its applications will be open to students in the department of Engineering, and these lectures can be taken as a part of the preparation for a graduate course in the higher branches of electrical science.

Attention is called to a want which is much felt in this department. The valuable unbound engineering periodicals which are now very numerous and are accumulating rapidly in the library, are necessarily accessible only with difficulty in their present condition, but could be made available for frequent reference if bound. A fund is much needed to meet the expense of binding these periodicals, for they contain records of the most recent developments in the sciences to which they relate, and a familiarity with their contents is important to the instructors and the students.

DEPARTMENT OF PHYSICS.

The principal addition to the apparatus during the past year is the dynamo-electrical machine from Dr. Edelmann's shops in Munich. It is driven by a four horse-power engine, presented by Mr. Frank Bigelow to the department of Dynamical Engineering, and is contained with the engine in one of the rooms belonging to that department. The machine is admirably constructed, and of quite sufficient capacity to meet all our wants. Arrangements for

virtually altering the winding of the machine not only renders it peculiarly convenient for a wide range of uses but also adapt it for experimental study. The limits of its power are eleven Ampères with an electro-motive force of eighty volts and twenty-two Ampères with forty volts. Higher values than these, although quite attainable with the liberal engine-power at our command, are attended with dangerous heating of the machine if long continued.

The dynamo is connected by well insulated and very thick copper conductors in the lecture room of the department, as also with the large lecture room. In the engine room, properly connected with the circuit, are a voltmeter and an am-meter of the Charpentier form. An electric bell in an independent circuit from the lecture room admits of easy communication with the attendant in the engine room.

Other additions to the apparatus are as follows:

A tangent galvanometer with coarse and fine windings. This was made by rewinding a galvanometer from a German workshop so as to render the computation of its contents possible, and also changing the needle to one of less than a tenth of the mass of that provided by the maker. The pointers, of fine aluminium wire, now move over a mirror bottom of the compass-box.

A heliostat having two mirrors, of which one only moves by clock-work; it directs a beam of light never less than four inches in diameter whatever the position of the sun above the horizon.

A clock with a compensating seconds pendulum provided with a novel arrangement for closing an electric circuit at every swing so that the energy taken from the clock is extremely minute, while at the same time the contact is perfectly satisfactory even with very large currents. As is well known to those who have attempted to use mercury contacts for intense currents the performance is unusual.

A comparator with microscopes, which admits, however, of comparing lengths to a moderate degree of accuracy only.

A meter-scale of bronze for use as a secondary standard of length.

An Attwood's machine. This, instead of having an independent pendulum and clock-work, is introduced at will into the circuit of the standard clock which liberates the weights and sounds the successive seconds.

An apparatus for studying color sensations by Maxwell's method, with a large number of discs.

The only changes during the year in the undergraduate department are those accompanying a change in text-books used, Stewart's Physics being found wholly inadequate to the needs of the class. Everett's Deschanel has been adopted for the present year. After the first of January, 1886, however, an optional course in electricity, adapted to seniors or graduates who have pursued mathematical courses, is to commence and extend through the year. It will consist primarily of two lectures a week interrupted occasionally by examinations on the work gone over. In addition to this a small number will have an opportunity for practical work in the physical laboratory. Whatever may be the demand for opportunities of this kind the facilities for satisfying them are narrowly restricted by insufficient room. It is impossible for the School, with the facilities at present at its command, to accommodate students who seek to pursue higher courses of study in a subject which is now attracting the attention of constantly increasing numbers : and it is a matter of first importance to the prosperity of the School that its deficiencies in these respects should be remedied as early as possible.

NECESSITY OF INCREASED ENDOWMENTS.

The statements in regard to the courses in Physics and Mechanical Engineering points very clearly to the necessity of more liberal endowments, if the School is to maintain the position it has so honorably won and hitherto firmly held. The studies are optional with certain limitations. This is in accordance with the tendency of the best modern educational methods ; and indeed upon the maintenance of it the success of the institution depends. But optional courses are necessarily very expensive. They involve the procuring of a large number of instructors, some of whom must be and all of whom ought to be specialists. They involve also the constant supply of educational apparatus to carry on the higher work which is demanded by and for the better students. The resources of the institution have been steadily taxed to the utmost to meet both of these demands : and the Governing Board have constantly to undergo the mortification of being compelled to refuse students the privilege of pursuing certain branches of study, because they have not the means at their command to pay additional and competent instructors or to equip those on hand with the proper facilities for carrying on their work. Yet

they feel confident that everything which can be done with their present limited resources is done. The income from all sources of the School is about sixty thousand dollars a year. Of this, about fifty-five thousand is applied to the payment of instructors, leaving the scant sum of about five thousand dollars for all the other expenses, such as lights, fuel, insurance, care of buildings, repairs, payment of janitors, and other details connected with administration. It ought likewise to be added that the pay of the professors is lower in this department than in any of the endowed departments of the University; and that many of them have refused positions in other institutions, and in some instances in other callings in life, which would have yielded salaries far higher than they receive here. It can hardly be expected, however, nor is it right to expect, that men will forever continue to sacrifice their own personal prospects for the sake of a public institution, no matter how profoundly they may be interested in its success, and the graduates and friends of the School should see that they are placed under no such necessity.

ZOOLOGICAL COLLECTIONS.

A. E. VERRILL, Curator; K. J. BUSH and C. E. BUSH, Assistants.

The most important additions to the collections, as during several years past, have been due to the coöperation of the curator with the U. S. Fish Commission in the exploration of the deep sea off our coast. During the past season the dredgings were carried on in the region of the Gulf Stream, from off Georgia to Newfoundland, and from shallow water to 2620 fathoms, by means of the steamer *Albatross*, Lieut. Z. L. Tanner commanding. The Grand Bank of Newfoundland was also extensively explored. The party was organized nearly as in 1883. Very large collections were made, and the larger part of the Invertebrata were sent here for identification and description, as in previous years.

The curator has published during the year in the *American Journal of Science*, and in the *Annual Report of the Fish Commission* accounts of these and previous explorations. He has also published the third descriptive catalogue of the deep-sea Mollusca, illustrated by several plates, in the *Transactions of the Connecticut Academy*, vol. vi. In these papers numerous species are added to the fauna, a large part of them new.

Professor S. I. Smith has taken charge of the Crustacea, and has published in the Proceedings of the National Museum, two papers on the new Decapod Crustacea dredged by the Albatross, mostly in 1884, and one on the Penæidæ. He has also prepared for the Annual Report of the U. S. Fish Commission, a detailed report on the Decapod Crustacea of 1884, with numerous plates.

Mr. J. H. Emerton has published a paper on the New England spiders of the family Lycosidæ in the Transactions of the Connecticut Academy, with four plates.

Miss K. J. Bush has continued the work of cataloguing and labeling the collections of shells, etc., dredged by the Fish Commission. She has also published in the Transactions of the Connecticut Academy, vol. vi, a descriptive Catalogue of the shallow water shells, new to the region, dredged by the Albatross near Cape Hatteras in 1883 and 1884. This includes a considerable number of new species and is illustrated by a plate.

Miss C. E. Bush has also been employed as an assistant on the collections of Invertebrates in the museum.

Numerous private collections that have been deposited in the museum by the curator during the past twenty years, have recently been purchased by the trustees of the museum. Among these are the large and fine series of shells, corals and echinoderms, from the Gulf of California, including the original types of numerous new species formerly described by the curator; valuable collections of corals from the East Indies and Pacific Ocean; large series of the marine invertebrates of New England, collected prior to 1873; a collection of New England birds and mammals, etc.

In addition to the collections dredged by the U. S. Fish Commission the following have been received:

J. K. Payne, Knoxville, Tenn. Collection of Unionidæ.

J. F. Whiteaves, Ottawa, Canada. Marine invertebrates from northern Labrador.

H. G. Fitz, New York. Several good, large, fresh examples of the southern *Mellita testudinata*, and rare shells from Long Island Sound, near Huntington, L. I.

Prof. J. S. Newberry. Sponge (*Verongia*) from Florida.

Dr. W. O. Ayres. Shells from the basin of Lake Lahontan.

B. H. Wright, De Land, Florida. Fresh-water Phyllopod Crustacea, in alcohol.

Dr. George Bauer, Peabody Museum. Two salamanders from Europe.

R. Ellsworth Call, Moline, Ill. Collection of Unionidæ from the Mississippi River; collection of Unionidæ and fresh water univalves from Tennessee and Alabama. By purchase.

Geo. E. Verrill, S. S. S., 1885. Birds' skins and eggs from Grand Manan, N. B.; mounted birds from New Haven.

Mrs. R. W. Summers, San Luis Obispo, Cal. Echinoderms and barnacles.

J. B. Hatcher, S. S. S. 1884. Lizard from Phillips Co., Kansas.

A. Herman. Bald eagle from Orange. Purchased.

A. E. Verrill. Albino flying squirrel from New Haven.

Mr. Gardiner. Fish (*Merlucius albidus*), from Short Beach.

A. E. Verrill. Land Shells from New Haven.

C. Hartt Merriam, M.D. Invertebrates from Labrador.

STATES REPRESENTED IN THE SCHOOL.

The following table shows the States and Countries from which come the students whose names appear on the catalogue during the current year, and the proportion of numbers that belong to each.

	Graduates.	Seniors.	Juniors.	Freshmen.	Special.	Total.
1. California	--	3	--	3	1	7
2. Colorado	1	2	1	3	--	7
3. Connecticut.....	14	23	24	38	4	103
4. District of Columbia...	1	1	--	1	1	4
5. Georgia.....	--	1	--	--	--	1
6. Illinois	--	5	6	9	--	20
7. Indiana	--	--	3	--	--	3
8. Kentucky	--	1	--	1	--	2
9. Louisiana	--	--	--	1	--	1
10. Massachusetts	--	--	2	1	--	3
11. Michigan	--	1	1	1	--	3
12. Minnesota	--	4	1	--	--	5
13. Missouri	--	2	--	--	--	2
14. Nebraska	--	2	1	1	--	4
15. New Jersey	1	2	1	--	1	5
16. New York	5	8	14	17	--	44
17. Ohio	--	3	4	5	1	13
18. Pennsylvania	--	4	6	4	--	14
19. Rhode Island	--	1	--	4	--	5
20. Texas	--	1	1	--	--	2
21. Virginia	1	--	--	1	--	2
22. Wisconsin	--	--	--	--	1	1
23. China.....	1	--	--	--	--	1
24. Japan.....	--	--	--	1	--	1
25. Sandwich Islands.....	--	--	--	2	--	2
26. Saxony, Germany	--	--	1	--	--	1
Total.....	24	64	66	93	9	256

To a certain extent these statistics are deceptive. Connecticut has always a number added to what belongs to it legitimately, from the fact that families come here from other States and take up a temporary residence for the sake of educating their children. Graduate students also frequently change their residences to New Haven.

PUBLIC LECTURES.

The annual course of lectures to mechanics and others was given during the second term of the Academic year, 1884-85. The lectures and their subjects are indicated in the annexed programme :

I. Thursday, Feb. 12.—Norway and the Midnight Sun.			Rev. Dr. C. C. Tiffany.
II. Tuesday,	"	17.—Science and the Supernatural.	Prof. Du Bois.
III. Thursday,	"	19.—The Present Commercial Crisis.	Mr. A. T. Hadley.
IV. Tuesday,	"	24.—The Asiatic Cholera.	Prof. Brewer.
V. Thursday,	"	26.—The Sensation of Color.	Prof. Hastings.
VI. Tuesday, Mar.	3.—Cobwebs.		Mr. J. H. Emerton.
VII. Thursday,	"	5.—Lafayette.	Prof. A. M. Wheeler.
VIII. Tuesday,	"	10.—The Patent Law of the U. S.	Prof. Robinson.
IX. Thursday,	"	12.—Commemoration of the Birthday of Bishop Berkeley.	President Porter.
X. Tuesday,	"	17.—The Surface Life of the Gulf Stream.	Prof. Verrill.
XI. Thursday,	"	19.—Map Projection.	Prof. Phillips.
XII. Tuesday,	"	24.—Apples.	Prof. Daniel C. Eaton.

LECTURES ON MILITARY SCIENCE.

A course of Lectures on Military Science, by officers of the U. S. Engineering School at Willets Point, was delivered in North Sheffield Hall as a part of the instruction in the School during the second term of the academic year 1884-85.

The order and subjects of the Lectures were as follows :

I. Friday, Feb. 27.—Strategy and Grand Tactics.			1st Lieut. Eugene J. Spencer, U. S. Engineers.
II. Monday, Mar. 2.—Logistics.			1st Lieut. James L. Lusk, U. S. Engineers.
III. Friday,	"	6.—Small Arms and their influence on Tactics.	
			1st Lieut. Harry F. Hodges, U. S. Engineers.
IV. Monday,	"	9.—Artillery.	1st Lieut. Graham D. Fitch, U. S. Engineers.
V. Friday,	"	13.—Fortification.	Capt. F. A. Mahan, U. S. Engineers.
VI. Monday,	"	16.—Sea Coast Defense.	General H. L. Abbot, U. S. Engineers.

ANNIVERSARY.

The Exercises of the Graduating Class were held in North Sheffield Hall on the evening of Tuesday, June 23, 1885. The candidates for degrees with the subjects of the graduation theses of the Bachelors of Philosophy are given in the following schedule. The names in the first list are of those who stood highest in their respective courses. Those marked with an asterisk read theses in the evening.

CIVIL ENGINEERS. (2.)

- SAMUEL EBEN BARNEY, Ph.B., *New Haven*. Notes on the Construction of Railway Road-bed and Track.
 GEORGE LEVERETT WILSON, Ph.B., *St. Paul, Minn.* On the Construction of the Conduit for the St. Paul Water-Works.

BACHELORS OF PHILOSOPHY. (70.)

- *PAUL DAILY BERNARD (Select), *Brooklyn, N. Y.* On the History of the Prologue and Epilogue in the English Drama.
 ROBERT NEILL BRACE (Dynamic Engineering), *Dobbs Ferry, N. Y.* On the New Croton Aqueduct.
 MERRITT MEAD CLARK (Select), *Bedford, N. Y.* On the Physical Relations of Forests to the Prosperity of a Country.
 *WALLACE SHERMAN CLARK (Dynamic Engineering), *Brooklyn, N. Y.* On the New Cruisers of the United States Navy.
 IRVING COOK GLADWIN (Select), *Sherburne, N. Y.* On the History of English Hexameter Verse.
 *JOHN VENABLE HANNA (Civil Engineering), *Kansas City, Mo.* On Railway Location.
 *PERCY JACKSON (Chemistry), *Belleville, N. J.* On Pectin Bodies.
 HARRY D. KOHN (Select), *Chicago, Ill.* On the History of the English Sonnet.
 ALEXANDER LAMBERT, B.A. (Biology), *New York City.* On the Question whether the Liver possesses the Power of Converting Peptones into Carbohydrate Matter.
 *JAMES JACOB MORGAN (Chemistry), *New Haven.* On the Determination of Lead as Sulphide.
 *HARRY MCMAHON PAINTER, B.A. (Biology), *West Haven.* On the Influence of Various Therapeutic and Toxic Substances on the Amyolytic Action of Saliva.
 DANIEL TUTHILL PRATT (Select), *Elmira, N. Y.* On the Development of the Liberty of the Press.
 *SIDNEY ARMOUR REEVE (Dynamic Engineering), *Dayton, O.* On the Fireless Locomotive, with a Design for a Street Motor on the same Principle.
 *LOUIS MILTON SCHMIDT (Dynamic Engineering), *New Britain.* On the Thomson-Houston System of Electric Lighting.
 JAMES ALWARD SEYMOUR (Dynamic Engineering), *Auburn, N. Y.* On the Gas-kill Pumping Engine at Saratoga Springs, N. Y.

- *WILLIAM VAN SCHOONHOVEN THORNE (Select), *New York City*. On Railroad Construction in the United States between 1889 and 1883.
- *GEORGE ELLIOT VERRILL (Civil Engineering), *New Haven*. On Deep Sea Sounding.
- FREDERICK BREWSTER WHEELER (Dynamic Engineering), *Monroe*. On the Theory of the Dynamo.
- *HENRY HOWARD WHITEHOUSE (Biology), *Hartford*. On the Action of Pure Glucose and of Cinchonidine Sulphate on the Metabolism of the Body.
- ARTHUR BRONSON ADAMS (Civil Engineering), *New Haven*. On Underground Electric Wires and their Enemies.

- GRENVILLE FRENCH ALLEN (Civil Engineering), *New Haven*. Bridge Design with Working Drawings and Calculations.
- PHILIP VANWYCK ANDERSON (Civil Engineering), *Sing Sing, N. Y.* On the Bismarck Bridge.
- JAMES ARTHUR ATWOOD (Dynamic Engineering), *Waukegan*. On Turbine Wheels.
- JOHN FRANK BABCOCK (Select), *Elmira, N. Y.* On the Execution of Charles I.
- CLARENCE BLAKESLEE (Civil Engineering), *New Haven*. On Street Paving.
- CLARENCE RUSSELL BRITTON (Select), *Dobbs Ferry, N. Y.* On the Division of Labor as exemplified in the Wire Industries of New Haven.
- FRED SPENCER BULLEN (Chemistry), *Kansas City, Mo.* On the Quantitative Separation of Copper and Zinc.
- ARTHUR CHANDLER COATES (Select), *Kansas City, Mo.* On the Weather Signal Service of the United States.
- WILLIAM LEDLIE CULBERT (Biology), *Brooklyn, N. Y.* On the Influence of Potassium and Ammonium Bromides on the Metabolism of the Body.
- JOHN JOSEPH FLATHER (Dynamic Engineering), *Bridgeport*. On the Manufacture of Sewing Machines.
- WILLIAM HOLT GALE (Select), *New York City*. On Infectious Pneumo-Enteritis of the Pig.
- JACOB PHILIP GOODHART (Select), *New Haven*. On the Civil Code of the Ancient Jews.
- CHARLES LORD GRIFFITH (Agriculture), *San Francisco, Cal.* On Whale Fishery and the Refining of Whale Oil.
- JOHN ETHAN HILL (Civil Engineering), *Mystic Bridge*. On the Sanitary Sewerage System of New Haven.
- DAVID LEAVITT HOUGH (Dynamic Engineering), *Fort Wayne, Ind.* On Torpedoes, their History and Construction.
- EDWIN YOUNG JUDD (Dynamic Engineering), *Hartford*. On an Invention for the Repeating Mechanism for Clocks.
- AMOS WILLIAM KIMBALL (Civil Engineering), *Portland, Or.* On the Use of Steel and Iron as Armor.
- IRA LAMB (Civil Engineering), *Franklin*. On the Location of the Railroads in New Haven.
- PERCY LYFORD LANG (Select), *Waverly, N. Y.* On Egypt and the Soudan.
- WILLIAM HEATH LYON, JR. (Select), *Brooklyn, N. Y.* On the Cotton Production of the United States.

- CHARLES POND MCAVOY (Select), *Chicago, Ill.* On Beer Brewing and the Pneumatic System of Malting.
- WILLIAM ADAIR McDOWELL (Civil Engineering), *Lexington, Ky.* On Electric Lighting.
- DANIEL WILLIAM MAHER (Civil Engineering), *New Haven.* On Sewers and Sewerage.
- DANIEL DELEVAN MANGAM, JR. (Select), *Sing Sing, N. Y.* On the United States Life Saving Service.
- WILLIAM EDWARD MARTIN (Biology), *Allentown, Pa.* On the Influence of Temperature on the Amyolytic Action of Saliva and Diastase of Malt.
- EDWARD ALEXANDER MEREDITH (Civil Engineering), *Xenia, O.* On the Panama Ship Railway.
- DEANE MILLER (Select), *New Rochelle, N. Y.* On Early Ships and Sailors.
- HERBERT LINCOLN MITCHELL (Select), *New Haven.* On the Origin, Outbreak and Decline of Chartism.
- JAMES MINOR MCGHEE (Chemistry), *Evansville, Ind.* On the General Anatomy of the Eye and its Muscles and Nerves.
- WILLIAM ALPHEUS NETTLETON (Civil Engineering), *Kansas City, Mo.* On Railway Track Laying and Repairs.
- TRUMAN HANDY NEWBERRY (Select), *Detroit, Mich.* On the Origin and Growth of the Bank of England.
- ISAAC NORRIS, 3D (Dynamic Engineering), *Philadelphia, Pa.* An Analysis of the Mechanical Principles involved in a certain Apparatus for conveying Coal.
- GEORGE WASHINGTON NORTON, JR. (Dynamic Engineering), *Louisville, Ky.* On the Theory and Use of the Steam Injector.
- HENRY OLIVER (Chemistry), *Pittsburgh, Pa.* On Sulphur in Pig-Iron.
- JOHN CUNNINGHAM OLIVER (Dynamic Engineering), *Pittsburgh, Pa.* On the Blast Furnace.
- ABBOTT CHANDLER PAGE (Chemistry), *Fair Haven.* On the Volatility of Mercuric Chloride from Solutions.
- WILLIS LAFAYETTE PERKINS (Select), *Portland, Me.* On the Selection of Food.
- ROYAL WATSON PINNEY (Biology), *Derby.* On the Influence of Free and Combined Acids on the Proteolytic Action of Pepsine.
- WILLARD CRAWFORD REID (Select), *Lakeville.* On Amateur Photography.
- JOHN RICE (Dynamic Engineering), *Pottstown, Pa.* On the Construction of American Cable Roads.
- WILLIAM TODD ROSS (Civil Engineering), *Belfast, Me.* On the Nicaragua Canal.
- CHARLES GIDEON RUPERT (Civil Engineering), *New Haven.* On Geodetic Surveying.
- FRANK ELBERT SANDS (Civil Engineering), *New Haven.* On Sewer Systems.
- MURRAY SHIPLEY, JR. (Select), *Cincinnati, O.* On Early Dutch Trade in the East and West.
- JOSEPH GODFREY SNYDACKER (Select), *Chicago, Ill.* On the Diseases of Cattle.
- FRANK JEROME STEVENS (Dynamic Engineering), *New Haven.* On the Lever Escapement.
- CURTIS TURNER (Dynamic Engineering), *Omaha, Neb.* (On Wheel Tests and Weir Measurements.
- EDWARD SIMPSON WILSON (Biology), *New York City.* On the Germ Theory of Disease.

BENJAMIN ELIZUR WRIGHT (Civil Engineering), *Cromwell*. On the Plattsmouth Bridge.

PRIZES.

CLASS OF 1885.

For excellence in Civil Engineering, the prize divided between JOHN VENABLE HANNA, *Kansas City, Mo.*, and GEORGE ELLIOT VERRILL, *New Haven*.

For excellence in Dynamic Engineering, the prize divided between SIDNEY ARMOUR REEVE, *Dayton, O.*, and FREDERIC BREWSTER WHEELER, *Monroe*.

For excellence in German, the prize awarded to LOUIS MILTON SCHMIDT, *New Britain*.

CLASS OF 1886.

For excellence in the Mathematics of Junior Year, the prize divided between WILLIAM DAVID JOHNSON, *New Haven*, and HENRY HAYES WADSWORTH, *Glencoe, Minn.*

Special prize for the largest collection of Plants, MARVIN D. HUBBELL, *New York City*.

CLASS OF 1887.

For excellence in all the Studies of the Freshman Year, the prize awarded to ROBERT FISHER GIBSON, *York, Pa.*, with honorable mention of EDGAR BURTON HARGER, *Oxford*, GEORGE BRINCKERHOFF RICHARDS, *New Haven*, ALFRED JOHN WAKEMAN, *Green's Farms*, EDWARD GILBERT WILLIAMS, *Essex*, and GEORGE HENRY WOOD, *Dayton, O.*

For excellence in Chemistry, the prize divided between ROBERT FISHER GIBSON, *York, Pa.*, and EDGAR BURTON HARGER, *Oxford*, with honorable mention of ERWIN STARR SPERRY, *Ansonia*, and GEORGE HENRY WOOD, *Dayton, O.*

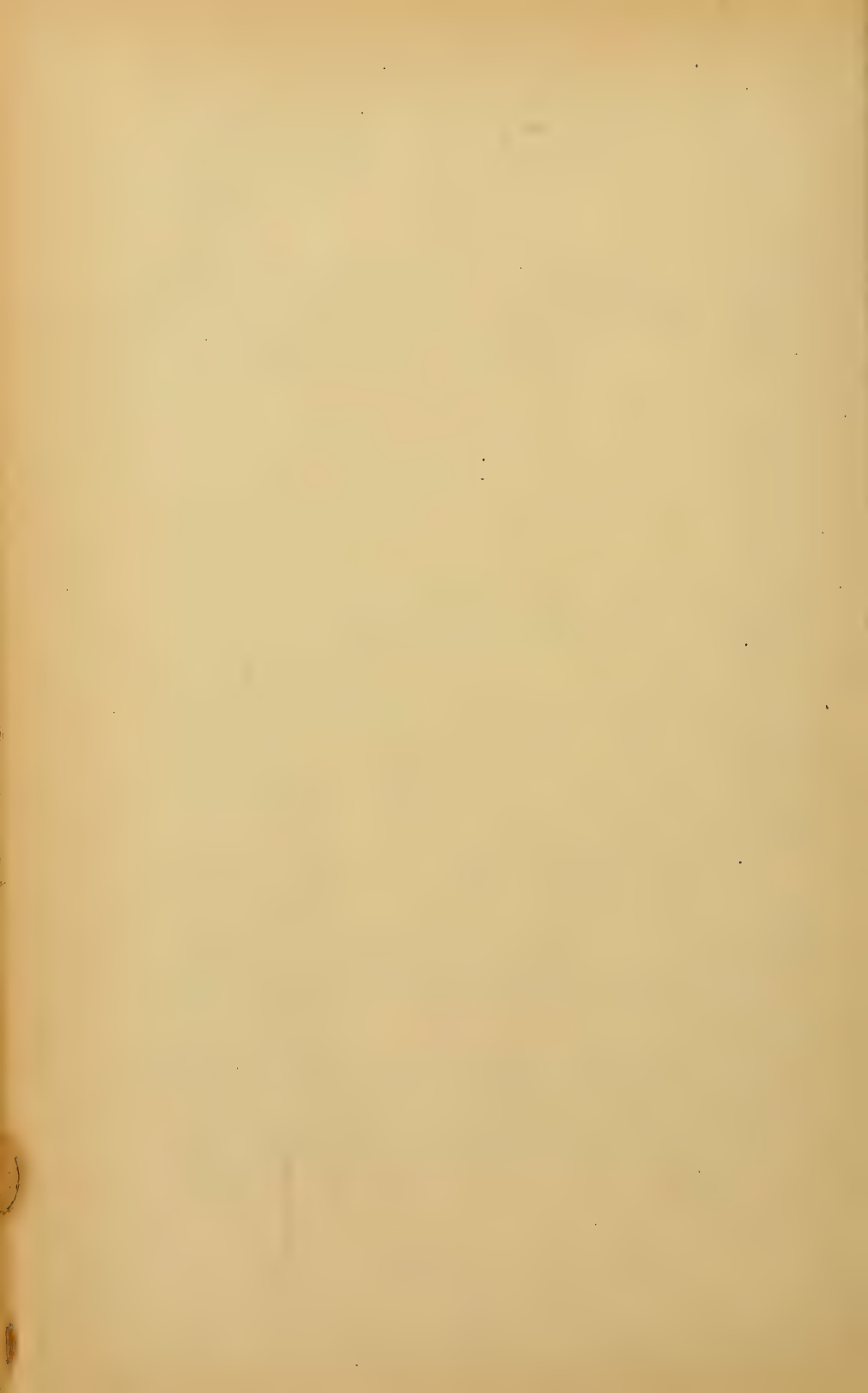
For excellence in Physics, the prize awarded to ROBERT CLAYTON AUGUR, *West Haven*, with honorable mention of ROBERT FISHER GIBSON, *York, Pa.*, and EDGAR BURTON HARGER, *Oxford*.

For excellence in Mathematics, the prize awarded to ROBERT FISHER GIBSON, *York, Pa.*, with honorable mention of ROBERT CLAYTON AUGUR, *West Haven*, and CHARLES SHERMAN JEWETT, *Buffalo, N. Y.*

For excellence in Mechanical Drawing, the prize awarded to ROBERT FISHER GIBSON, *York, Pa.*

For excellence in German, the prize divided between ISADORE DYER, JR., *Galveston, Texas*, ROBERT FISHER GIBSON, *York, Pa.*, CHARLES SHERMAN JEWETT, *Buffalo, N. Y.*, GEORGE BRINCKERHOFF RICHARDS, *New Haven*, and FRANK OTTO WALTHER, *Brooklyn, N. Y.*

For excellence in English Composition, 1st prize, HARRY LEON HAMLIN, *Chicago, Ill.*; 2d prizes, FRANKLIN TREAT PARLIN, *Casselton, Dakota*; GEORGE BRINCKERHOFF RICHARDS, *New Haven*; 3d prizes, HERBERT SPENCER BULLARD, *Hartford*; ARTHUR MANSFIELD EVERIT, *New Haven*; ROBERT FISHER GIBSON, *York, Pa.*; CHARLES SHERMAN JEWETT, *Buffalo, N. Y.*; OSCAR HARMON SHORT, *New York City*; FRANK MANSFIELD SMITH, *East Haven*; and EDWARD GILBERT WILLIAMS, *Essex*.



PROGRAMME OF STUDIES

AND

CATALOGUE,

FOR THE COLLEGE YEAR, 1885-86.

CALENDAR.

1885.		
24 Sept.	Thursday,	First Term begins.
23 Dec.	Wednesday,	First Term ends.
1886.		Winter Vacation of two weeks.
7 Jan.	Thursday,	Second Term begins.
21 April,	Wednesday,	Spring Recess begins.
28 April,	Wednesday,	Spring Recess ends.
29 June,	Tuesday,	Meeting of Appointing Board.
29 June,	Tuesday,	Anniversary.
30 June,	Wednesday,	Commencement.
1, 2, 3 July, }	Thursday, }	Examination for Admission.
	Friday, Sat., }	
		Summer Vacation of twelve weeks.
21, 22 Sept.	Tues., Wedn.,	Examination for Admission.
23 Sept.	Thursday,	First Term begins.
23 Dec.	Thursday,	First Term ends.

ABBREVIATIONS.

S. H.	-	-	-	-	-	-	-	Sheffield Hall.
N. S. H.	-	-	-	-	-	-	-	North Sheffield Hall.
TR.	-	-	-	-	-	-	-	Treasury Building.
D.	-	-	-	-	-	-	-	Durfee College.
F.	-	-	-	-	-	-	-	Farnam College.
E.	-	-	-	-	-	-	-	East Divinity Hall.
W.	-	-	-	-	-	-	-	West Divinity Hall.
P. M.	-	-	-	-	-	-	-	Peabody Museum.
A.	-	-	-	-	-	-	-	Absent on leave.

In the buildings belonging to the Sheffield Scientific School, the rooms numbered from 1 to 21 are in Sheffield Hall; from 26 to 58 in North Sheffield Hall.

CORPORATION.

President.

REV. NOAH PORTER, D.D., LL.D.

Fellows.

HIS EXCELLENCY HENRY B. HARRISON, LL.D., NEW HAVEN.

HIS HONOR LORRIN A. COOKE, BARKHAMSTED.

REV. GEORGE J. TILLOTSON, M.A., WETHERSFIELD.

HON. WILLIAM M. EVARTS, LL.D., NEW YORK CITY.

CHIEF JUSTICE MORRISON R. WAITE, LL.D., WASHINGTON, D. C.

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(5 TR.) 23 Hillhouse av.



GOVERNING BOARD.

APPOINTED BY THE CORPORATION OF YALE COLLEGE.

President.

REV. NOAH PORTER, D.D., LL.D., (7 TR.) 31 Hillhouse av.

Director.*

GEORGE J. BRUSH, (3 S. H.) 14 Trumbull st.

Professors.

ARRANGED IN THE ORDER OF THEIR GRADUATION.

CHESTER S. LYMAN,
Astronomy, Theoretical and Practical. (39 N. S. H.) 88 Trumbull st.

WILLIAM D. WHITNEY,
Linguistics and French. (205 D.) 227 Church st.

GEORGE J. BRUSH,
Mineralogy. (3 S. H.) 14 Trumbull st.

SAMUEL W. JOHNSON,
Theoretical and Agricultural Chemistry. (12 S. H.) 54 Trumbull st.

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Agriculture (NORTON Professor). (4 S. H.) 246 Orange st.

JOHN E. CLARK,
Mathematics. (40 N. S. H.) 30 Trumbull st.

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Botany. (41 N. S. H.) 70 Sachem st.

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Dynamical Engineering (HIGGIN Professor). (45 N. S. H.) 43 Elm st.

THOMAS R. LOUNSBURY,
English. 22 Lincoln st.

OSCAR D. ALLEN,
Analytical Chemistry and Metallurgy. (1 S. H.) 433 Temple st.

ADDISON E. VERRILL,
Zoölogy and Geology. (15 P. M.) 86 Whalley av.

SYDNEY I. SMITH,
Comparative Anatomy. (14 P. M.) 78 Whalley av.

WILLIAM G. MIXTER,
Chemistry. (8 S. H.) 144 Edwards st.

A. JAY DUBOIS,
Civil Engineering. (45 N. S. H.) 258 Bradley st.

CHARLES S. HASTINGS,
Physics. (30 N. S. H.) 191 Bradley st.

HENRY W. FARNAM,
Political Economy and History. 43 Hillhouse av.

RUSSELL H. CHITTENDEN,
Physiological Chemistry. (5 S. H.) 32 Trumbull st.

* During the absence of Professor Brush in Europe for the current college year, the duties of Director will be discharged by Professor Wm. H. Brewer.

LECTURERS, INSTRUCTORS AND ASSISTANTS.

ADDITIONAL TO THE GOVERNING BOARD.

ALBERT S. WHEELER, <i>German.</i>	Tremont House.
MARK BAILEY, <i>Elocution.</i>	(150 F.) 200 Temple st.
JOHN H. NIEMEYER, Professor in Yale School of Fine Arts, <i>Free Hand Drawing.</i>	8 Art School.
FREDERICK R. HONEY, <i>Descriptive Geometry and Projection Drawing.</i>	(53 N. S. H.) 14 Lincoln st.
THOMAS W. MATHER, <i>Kinematics and Machine Design.</i>	(45 N. S. H.) 19 Warren pl.
SAMUEL L. PENFIELD, <i>Mineralogy.</i>	(2 P. M.) 14 S. H.
HORACE L. WELLS, <i>Analytical Chemistry.</i>	14 S. H.
SAMUEL E. BARNEY, <i>Mathematics and Civil Engineering.</i>	363 Elm st.
ALTON W. LEIGHTON, <i>Drawing.</i>	129 College st.
THOMAS B. OSBORNE, <i>Analytical Chemistry.</i>	260 Crown st.
LOUIS V. PIRSSON, <i>Analytical Chemistry.</i>	8 Prospect pl
WILLIAM PRICE, <i>French.</i>	139 Elm st.

JANITOR OF SHEFFIELD HALL.

ANTON PFEIFER, 55 Lock street.

JANITOR OF NORTH SHEFFIELD HALL.

GEORGE W. STODDARD, 82 Mansfield street.

GRADUATE STUDENTS.

Charles Backus Ball, PH.B.,	<i>Washington, D. C.,</i>	A.
Samuel Eben Barney, C.E.,	<i>New Haven,</i>	363 Elm st.
John Bartholomew, PH.B.,	<i>Hudson, N. Y.,</i>	A.
Joseph Augustus Blake, B.A.,	<i>New Haven,</i>	134 College st.
Malcom Booth, PH.B.,	<i>Cheshire,</i>	Cheshire.
Albert Park Campbell, PH.B.,	<i>New Haven,</i>	28 York sq.
Herbert DeWitt Carrington, PH.B.,	<i>New Haven,</i>	1169 Chapel st.
George Wyckoff Cummins, PH.B.,	<i>Vienna, N. J.,</i>	297 York st.
Arnold Guyct Dana, B.A.,	<i>New Haven,</i>	24 Hillhouse av.
Henry Holbrook Gladding, PH.B.,	<i>New Haven,</i>	270 Martin st.
Duane Judson Kelsey, PH.B.,	<i>Killingworth,</i>	Killingworth.
Yung Kwai, B.A.,	<i>Kwongtung, China,</i>	318 George st.
William Ellison Lockwood, PH.B., M.D.,	<i>Stamford,</i>	146 Dixwell av.
William Wallace Nichols, PH.B.,	<i>Manitou Springs, Col.</i>	A.
Louis Valentine Pirsson, PH.B.,	<i>New York City,</i>	8 Prospect pl.
Charles Gideon Rupert, PH.B.,	<i>New Market, Va.,</i>	109 High st.
James Alward Seymour, PH.B.,	<i>Auburn, N. Y.,</i>	114 High st.
William Tuttle Shepard, PH.B.,	<i>Bristol,</i>	17 College st.
John Prentice Terry, PH.B.,	<i>Brooklyn, N. Y.,</i>	90 High st.
George Elliot Verrill, PH.B.,	<i>New Haven,</i>	86 Whalley av.
Frederick Brewster Wheeler, PH.B.,	<i>Monroe,</i>	409 Temple st.
Henry Howard Whitehouse, PH.B.,	<i>Hartford,</i>	N. S. H.
Samuel Hubbard Williams, B.A., Amherst College.	<i>Glastonbury,</i>	128 High st.
Franklin Eldred Worcester, B.A., PH.B.,	<i>New York City.</i>	A.

SENIOR CLASS.

William Allender,	<i>New London,</i>	68 w.
Gilbert Lincoln Husted Arnold,	<i>Stamford,</i>	107 Olive st.
William Wallace Atterbury,	<i>Detroit, Mich.,</i>	389 Temple st.
Silas Warren Bartlett,	<i>South Orange, N. J.</i>	46 Elm st.
Henry William Blake,	<i>New Haven,</i>	119 w.
John Marvin Blakeley,	<i>St. Paul, Minn.,</i>	46 Elm st.
Howard Cone Bolton,	<i>Cleveland, O.,</i>	65 w.
Percival Ranney Bolton,	<i>Cleveland, O.,</i>	65 w.
Louis Whitford Bond,	<i>New York City,</i>	61 w.
Thomas Stoddard Bronson,	<i>New Haven,</i>	1460 Chapel st.
Harry Lockwood Burns,	<i>Milford,</i>	63 Prospect st.
Silas Enoch Burrows,	<i>Mystic,</i>	1010 Chapel st.
Lewis Emerson Cadwell,	<i>New Haven,</i>	106 Liberty st.
Theodore Newton Case,	<i>Hartford,</i>	287 York st.
John Chamberlain,	<i>Kansas City, Mo.,</i>	389 Temple st.
Frederick William Darlington.	<i>West Chester, Pa.,</i>	289 York st.
Alexander Harrison Davis,	<i>Watertown,</i>	116 w.
John Edwin Doane,	<i>Chicago, Ill.,</i>	36 Elm st.
Joseph Osterman Dyer,	<i>Galveston, Tex.,</i>	55 Insurance Building.
Harvey Farrington,	<i>Croton, N. Y.,</i>	64 High st.
Joseph Essex Fitzsimons,	<i>Waterbury,</i>	107 Olive st.
Robert Elder Forster,	<i>Harrisburg, Pa.,</i>	44 Elm st.
William Washington Gordon, 3d,	<i>Savannah, Ga.,</i>	43 College st.
James Eugene Greenebaum,	<i>Chicago, Ill.,</i>	63 w.
Everett Mason Grimes,	<i>Oakland, Cal.,</i>	64 High st.
Harry Cloyd Hamill,	<i>Georgetown, Col.,</i>	287 York st.
David Neil Harper,	<i>Shippensburg, Pa.,</i>	297 York st.
Frank Sperry Harrison,	<i>New Haven,</i>	562 Chapel st.
Willis Benjamin Herr,	<i>Denver, Col.,</i>	287 York st.
Jay Russell Hickox,	<i>South Britain,</i>	270 Martin st.
William Brisbane Hickox,	<i>Litchfield,</i>	64 w.
William Barlow Hill,	<i>Greenfield Hill,</i>	17 College st.
Abraham Lincoln Howes,	<i>Black Rock,</i>	389 Temple st.
William Evelyn Hutchings,	<i>Louisville, Ky.,</i>	43 College st.
Morison Thomas Hutchinson,	<i>Brooklyn, N. Y.,</i>	36 Elm st.
Abraham Lincoln Hyde,	<i>New Haven,</i>	179 Washington st.
William David Johnson,	<i>New Haven,</i>	92 Rosette st.
Thomas Coggeshall Knowles,	<i>San Francisco, Cal.,</i>	389 Temple st.
Harrie Sheldon Leonard,	<i>Washington, D. C.,</i>	90 Wall st.
Cornelius Fay Lynde,	<i>Rock Island, Ill.,</i>	1187 Chapel st.
Mahlon Henry Marlin,	<i>New Haven,</i>	236 George st.
Frederick Anderson Marsh,	<i>Kansas City, Mo.,</i>	1187 Chapel st.
Conrad Henry Matthiessen,	<i>Cornwall, N. Y.,</i>	36 Elm st.
Edwin Frank Meyer,	<i>Chicago, Ill.,</i>	66 w.

George Perkins Miller,	<i>Utica, N. Y.,</i>	85 w.
Henry White Patten,	<i>North Haven,</i>	36 Elm st.
George Eustis Potts,	<i>Philadelphia, Pa.,</i>	71 w.
William Acker Rice,	<i>St. Paul, Minn.,</i>	36 Elm st.
Arthur Jones Richmond,	<i>Providence, R. I.,</i>	43 College st.
Samuel Bostwick Robbins,	<i>Lakeville,</i>	119 w.
Reginald Ronalds,	<i>New York City,</i>	43 College st.
Alexander Holley Rudd,	<i>Lakeville,</i>	389 Temple st.
Henry Rustin,	<i>Omaha, Nebr.,</i>	64 High st.
Emanuel Frank Selz,	<i>Chicago, Ill.,</i>	66 w.
Edwin Coupland Shaw,	<i>Buffalo, N. Y.,</i>	389 Temple st.
William Sanders Tevis,	<i>San Francisco, Cal.,</i>	36 Elm st.
John Metcalfe Thomas,	<i>New York City,</i>	43 College st.
Calvert Townley,	<i>Cincinnati, O.,</i>	101 w.
George Pollok Devereux Townsend,	<i>Middletown,</i>	101 w.
Thomas Brodhead VanBuren, Jr.,	<i>Englewood, N. J.,</i>	43 College st.
Henry Hayes Wadsworth,	<i>Glencoe, Minn.,</i>	Allingtown.
Charles Willcox,	<i>Omaha, Nebr.,</i>	43 College st.
Rockwell Amasa Williams,	<i>Canterbury,</i>	61 Prospect st.
Willis Stoughton Williams,	<i>Minneapolis, Minn.,</i>	46 Elm st.

SENIORS, 64.

JUNIOR CLASS.

Henry Frederick Adams,	<i>Westport,</i>	113 York st.
Robert Clayton Augur,	<i>West Haven,</i>	West Haven.
Elmer Ellsworth Bennett,	<i>Plainfield,</i>	126 High st.
Walter Pierpont Bigelow,	<i>New Haven,</i>	278 Orange st.
Herbert Spencer Bullard,	<i>Hartford,</i>	1136 Chapel st.
Lewis Alexander Burgess,	<i>Newark, N. J.,</i>	55 w.
Richard Augustus Chapman,	<i>Rye, N. Y.,</i>	64 w.
William Henry Coburn,	<i>Indianapolis, Ind.,</i>	133 College st.
Harry Fitch Coleman,	<i>Logansport, Ind.,</i>	223 York st.
Lewis Atterbury Conner,	<i>New Albany, Ind.,</i>	389 Temple st.
David Mark Cummings,	<i>Chicago, Ill.,</i>	36 Elm st.
Julius Gilbert Day,	<i>Seymour,</i>	205 Orange st.
William Greenhow Doane,	<i>Omaha, Nebr.,</i>	64 High st.
Edward Warburton Durant, Jr.,	<i>Stillwater, Minn.,</i>	43 College st.
Isadore Dyer, Jr.,	<i>Galveston, Tex.,</i>	31 Trumbull st.
Arthur Mansfield Everit,	<i>New Haven,</i>	109 Elm st.
Raymond Thomson French,	<i>Seymour,</i>	36 Elm st.
Francis Frederic Georger,	<i>New York City,</i>	36 Elm st.
Robert Fisher Gibson,	<i>York, Pa.,</i>	297 York st.
Charles Joseph Goldmark,	<i>New York City,</i>	57 w.
Wilfred Elizur Griggs,	<i>Waterbury,</i>	55 Insurance Building.
George Conradt Ham,	<i>Washington Hollow, N. Y.,</i>	44 Elm st.
Harry Leon Hamlin,	<i>Chicago, Ill.,</i>	43 College st.
Edgar Burton Harger,	<i>Oxford,</i>	150 College st.
Herbert Leopold Hart,	<i>Chicago, Ill.,</i>	63 w.
James Henry Hayden,	<i>New York City,</i>	58 w.
Joseph Cooke Jackson, Jr.,	<i>New York City,</i>	60 w.
Lawrence Bates Jenckes,	<i>Stamford,</i>	64 w.
Leonard Abbot Jenkins,	<i>Dresden, Saxony,</i>	124 w.
Charles Sherman Jewett,	<i>Buffalo, N. Y.,</i>	143 College st.
John Edwin Judson,	<i>New Haven,</i>	142 St. John st.
Frederick Sheffield Kellogg,	<i>Utica, N. Y.,</i>	43 College st.
Grayson Guthrie Knapp,	<i>Auburn, N. Y.,</i>	86 w.
Charles Wilbur Knox,	<i>Pittsburgh, Pa.,</i>	36 Elm st.
John Stewart Kulp,	<i>Wilkesbarre, Pa.,</i>	1161 Chapel st.
Isaac Eugene Leonard,	<i>Chicago, Ill.,</i>	203 York st.
Edward Linsley Maltby,	<i>Northford,</i>	297 York st.
Harry Zeller Marshall,	<i>Dayton, O.,</i>	90 Wall st.
Harley James Morrison,	<i>Cincinnati, O.,</i>	60 w.
William Partridge Ordway,	<i>Boston, Mass.,</i>	36 Elm st.
Edward Horatio Parker,	<i>Detroit, Mich.,</i>	43 College st.
Edmund Bishop Patterson,	<i>Allegheny City, Pa.,</i>	8 Prospect pl.
Frank Adelbert Paul,	<i>New Haven,</i>	27 Washington st.
Charles Eugene Phillips,	<i>Southington,</i>	14 Prospect pl.

William Thomas Rainey,	<i>Cleveland, O.</i>	68 w.
Frank Clark Reed,	<i>Pittsburgh, Pa.,</i>	203 York st.
Harris Smith Reynolds,	<i>Poughkeepsie, N. Y.,</i>	43 College st.
George Brinckerhoff Richards,	<i>New Haven,</i>	43 Elm st.
John Robert Wheaton Sargent,	<i>Chicago, Ill.,</i>	36 Elm st.
William Marcelin Scaife,	<i>Allegheny City, Pa.,</i>	203 York st.
Oscar Harmon Short,	<i>New York City,</i>	43 College st.
Edward Arthur Smith,	<i>Middletown,</i>	8 Prospect pl.
Frank Mansfield Smith,	<i>East Haven,</i>	East Haven.
George H. Smith,	<i>Canajoharie, N. Y.,</i>	43 College st.
Erwin Starr Sperry,	<i>Ansonia,</i>	41 High st.
Merton Pierpont Stevens,	<i>New Haven,</i>	561 Howard av.
Arthur Peale Summers,	<i>Colorado Springs, Col.,</i>	126 High st.
William Conquest Tucker,	<i>New York City,</i>	86 w.
Howard Beecher Tuttle,	<i>Naugatuck,</i>	242 York st.
Alfred John Wakeman,	<i>Green's Farms,</i>	113 York st.
Frank Otto Walther,	<i>Brooklyn, N. Y.,</i>	203 York st.
Nathaniel P. Washburn,	<i>Bridgewater, Mass.,</i>	223 York st.
Frank Warren Wentworth,	<i>Chicago, Ill.,</i>	1161 Chapel st.
Edward Gilbert Williams,	<i>Essex,</i>	47 Stanley st.
George Henry Wood,	<i>Dayton, O.,</i>	124 w.
Robert McKnight Woods,	<i>New Haven,</i>	364 George st.

JUNIORS, 66.

FRESHMAN CLASS.

Arthur Chambers Alexander,	<i>Honolulu, H. I.</i>	59 Prospect st
John Childe Anderson,	<i>Sing Sing, N. Y.,</i>	59 w.
Joseph Albright Archbald,	<i>Scranton, Pa.,</i>	223 York st.
Gardner Ball, Jr.,	<i>San Francisco, Cal.,</i>	109 Wall st.
William Hill Bean,	<i>New Haven,</i>	40 Pleasant st.
Charles Bart Berger,	<i>Denver, Col.,</i>	201 Orange st.
George Bart Berger,	<i>Denver, Col.,</i>	201 Orange st.
Theodore Whitney Blake,	<i>New Haven,</i>	134 College st.
Marshall Latham Bond,	<i>New York City,</i>	61 w.
William Tillinghast Bull,	<i>Newport, R. I.,</i>	143 York st.
George Robert Carter,	<i>Honolulu, H. I.,</i>	107 Wall st.
William Clarke Catlin,	<i>Providence, R. I.,</i>	29 Lynwood st.
James Henry Coleman,	<i>New York City,</i>	9 Elm st.
George David Colton,	<i>Collinsville,</i>	1169 Chapel st.
John Nesbitt Conyngham,	<i>Wilkesbarre, Pa.,</i>	120 High st.
Charles Edward Curtis,	<i>New Haven,</i>	138 Dwight st.
Richard Sydney Curtiss,	<i>Stratford,</i>	59 Prospect st.
Jesse Chase Dann,	<i>Buffalo, N. Y.,</i>	421 Temple st.
Henry Lewis Davis,	<i>Wallingford,</i>	103 Wall st.
George Howard Davison,	<i>New York City,</i>	14 Lincoln st.
William Henry Davol, Jr.,	<i>Brooklyn, N. Y.,</i>	103 Wall st.
Carlton Melville DeWolf,	<i>New York City,</i>	84 Wall st.
Robert Russel Dickey,	<i>Dayton, O.,</i>	237 Orange st.
John Eufemio Dockendorff,	<i>Brooklyn, N. Y.,</i>	552 Chapel st.
John Ambrose Doolittle,	<i>New Haven,</i>	216 Orange st.
John Feeter Easterbrook,	<i>New Haven,</i>	82 York sq.
Frank Harold Farquhar,	<i>York, Pa.,</i>	114 High st.
John Ellis Field,	<i>Denver, Col.,</i>	393 Temple st.
Richard Huntington Franchot,	<i>Schenectady, N. Y.,</i>	62 w
Pedro Florentino Francke,	<i>New York City,</i>	74 High st.
Deane Funk,	<i>McLean, Ill.,</i>	395 Temple st.
Henry Kellogg Goetchius,	<i>New York City,</i>	86 Wall st.
James Douglas Gold,	<i>West Cornwall,</i>	65 Grove st.
Addison Graves,	<i>New London,</i>	56 w.
Franklin Moses Gray,	<i>Chicago, Ill.,</i>	393 Temple st.
Howard Greer, Jr.,	<i>Chicago, Ill.,</i>	6 Prospect pl.
Matthew Griswold, Jr.,	<i>Erie, Pa.,</i>	150 College st.
Stephen Benedict Grummond, Jr.,	<i>Detroit, Mich.,</i>	395 Temple st.
Fred. R. Hamlin,	<i>Chicago, Ill.,</i>	1179 Chapel st.
Charles Merritt Heminway,	<i>Watertown,</i>	237 Orange st.
Edwin Richard Hodge,	<i>Washington, D. C.,</i>	8 Prospect pl.
Noble Foster Hoggson,	<i>New Haven,</i>	126 York st.
George Snowden Howland,	<i>Newport, R. I.,</i>	117 Elm st.
Howard Livingstone Isbell,	<i>Union City,</i>	26 Ridge st., Cedar Hill.

Harry Garrybrant Jenner,	<i>Dayton, O.,</i>	125 Dwight st.
Harry Lydstone Johnson,	<i>New Haven,</i>	25 Eld st.
Cyrus Field Judson,	<i>New York City,</i>	61 Grove st.
George Converse Kimball,	<i>Hartford,</i>	219 York st.
Felix Kleeberg,	<i>New Haven,</i>	14 Orange st.
Edward Lambert Leeds,	<i>Stamford,</i>	295 York st.
Thomas Albert Legler,	<i>Dayton, O.,</i>	237 Orange st.
Louis LeSassier,	<i>New Orleans, La.,</i>	393 Temple st.
Edwin Hoyt Lockwood,	<i>New Canaan,</i>	59 Prospect st.
Samuel Harkness McCrea, Jr.,	<i>Chicago, Ill.,</i>	55 Trumbull st.
George Grant Mason,	<i>Milburn, Ill.,</i>	136 College st.
William Smith Mason,	<i>Milburn, Ill.,</i>	136 College st.
Charles Griffin Miller,	<i>New Rochelle, N. Y.,</i>	421 Temple st.
Charles Edward Montgomery,	<i>San Francisco, Cal.,</i>	76 Howe st.
Edward Steward Moore,	<i>New London,</i>	56 w.
Augustus Lester Moss,	<i>Sandusky, O.,</i>	62 w.
James Augustus Nelson,	<i>Bridgeport,</i>	146 York st.
Edward Marshall Ney,	<i>Hartford,</i>	154 Grove st.
Charles Norris, Jr.,	<i>New York City,</i>	150 College st.
Elbert Ellsworth Norton,	<i>New Haven,</i>	33 Pearl st.
Selden Yale Osborn,	<i>New Haven,</i>	232 York st.
Frank Wyman Parmerter,	<i>Plattsburgh, N. Y.,</i>	39 Lynwood st.
John Erskine Patrick,	<i>Omaha, Nebr.,</i>	64 High st.
Daniel Tucker Coffin Perkins,	<i>San Francisco, Cal.,</i>	82 Wall st.
Francis Cole Pratt,	<i>Hartford,</i>	223 York st.
John Goodell Prouty,	<i>Spencer, Mass.,</i>	237 Orange st.
Edwin Wright Robinson,	<i>New Haven,</i>	255 Ferry st.
Solomon Franklin Rupert,	<i>New Market, Va.,</i>	109 High st.
Henry Pinney Sage,	<i>New Haven,</i>	42 College st.
Henry Charles Schwab,	<i>Chicago, Ill.,</i>	160 Wooster st.
Charles Kirtland Shelton,	<i>Bridgeport,</i>	103 Wall st.
Shiukichi Shigemi,	<i>Imabari, Japan,</i>	330 Orange st.
Orville Emerson Sloat,	<i>New Haven,</i>	183 Wooster st.
Ernest Ellsworth Smith,	<i>New Haven,</i>	16 Hughes pl.
Percey Franklyn Smith,	<i>New Haven,</i>	4 Home pl.
Ralph Hebert Smith,	<i>Waterbury,</i>	295 York st.
Frederick William Spanutius,	<i>New Haven,</i>	180 Chestnut st.
Stanley Matthews Staggs,	<i>Frankfort, Ky.,</i>	201 Orange st.
Charles Weaver Stewart,	<i>Newport, R. I.,</i>	143 York st.
Howard Canning Taylor,	<i>Green's Farms,</i>	113 York st.
George Parker Thompson,	<i>New York City,</i>	152 Grove st.
Charles Alling Tuttle,	<i>New Haven,</i>	364 Orchard st.
Morgan Walcott,	<i>New York City,</i>	389 Temple st.
Frank Nehemiah Waterman,	<i>New Britain,</i>	35 High st.
Charles Spencer Wells,	<i>Southport,</i>	86 Whitney av.
Ralph McIntosh Wilcox,	<i>Portland,</i>	254 York st.
Hubert Kip Wood,	<i>Cleveland, O.,</i>	136 College st.
Frank Clark Woodruff,	<i>Orange,</i>	41 High st.
Albert Joseph Young,	<i>Evanston, Ill.,</i>	55 Trumbull st.

FRESHMEN, 93.

SHEFFIELD SCIENTIFIC SCHOOL.

I.

OBJECTS.

THE SHEFFIELD SCIENTIFIC SCHOOL is devoted to instruction and researches in the mathematical, physical and natural sciences, with reference to the promotion and diffusion of science, and also to the preparation of young men for such pursuits as require especial proficiency in these departments of learning. It is one of the Departments of Yale College, like the law, medical, theological, and art schools, having its separate funds, buildings, teachers, and regulations, but governed by the Corporation of Yale College, which appoints the professors and confers the degrees. It is, in part, analogous to the academic department, or classical college, and, in part, to the professional schools.

The instruction is intended for two classes of students:—

I. Graduates of this or of other colleges, and other persons qualified for advanced or special scientific study.

II. Undergraduates who desire a training chiefly mathematical and scientific, in less part linguistic and literary, for higher scientific studies, or for various other occupations to which such training is suited.

II.

HISTORY AND ORGANIZATION.

The School was commenced in 1847. In 1830, a convenient building and a considerable endowment were given by Joseph E. Sheffield, Esq., of New Haven, whose name, at the repeated request of the Corporation of Yale College, was afterward attached to the foundation. Mr. Sheffield afterward frequently and munificently increased his original gifts.

In 1863, by an act of the Connecticut Legislature, the national grant for the promotion of scientific education (under the congressional enactment of July, 1862) was given to this department

of Yale College. Since that time, and especially since the autumn of 1869, numerous liberal gifts have been received from the citizens of New Haven, and from other gentlemen in Connecticut, New York, and St. Louis, for the endowment of the School, and the increase of its collections.

The action of the State led to the designation by law of a State Board of Visitors, consisting of the Governor, Lieutenant-Governor, three senior Senators, and the Secretary of the State Board of Education: and this Board, with the Secretary of the Scientific School, is also the Board for the appointment of students to hold the State scholarships.

The Governing Board consists of the President of Yale College and the Professors who are permanently attached to the School. There are several other instructors associated with them, a part of whom are connected with other departments of the College.

III.

BUILDINGS AND APPARATUS.

The two buildings in which the work of instruction in the Scientific School is mainly carried on are called Sheffield Hall and North Sheffield Hall; but instruction in Mineralogy, Geology, and Biology, including Zoölogy and Comparative Anatomy, is now given entirely in the Peabody Museum and Free Hand Drawing in the Art School. These buildings contain a large number of recitation and lecture rooms, a hall for public assemblies and lectures, chemical and metallurgical laboratories, a photographic room, an astronomical observatory, museums, a library and reading room, besides studies for some of the professors, where their private technical libraries are kept.

The following is a summary statement of the collections belonging to the School:

1. Laboratories and Apparatus in Chemistry, Metallurgy, Physics, Photography, and Zoölogy.
2. Metallurgical Museum of Ores, Furnace Products, etc.
3. Agricultural Museum of Soils, Fertilizers, useful and injurious insects, etc.
4. Collections in Zoölogy.
5. Astronomical Observatory, with an equatorial telescope by Clark and Sons of Cambridge, a meridian circle, etc.
6. A collection of Mechanical Apparatus, constituting the "Collier Cabinet."
7. Models in Architecture, Geometrical Drawing, Civil Engineering, Topographical Engineering and Mechanics; diagrams adapted to public lectures instruments for field practice.

8. Maps and Charts, topographical, geological, hydrographical, etc.

The herbarium of Professor Brewer, and the astronomical instruments of Professor Lyman, are deposited in the buildings. Professor Eaton's herbarium, near at hand, is freely accessible. Students also have access to the various laboratories and collections in Natural Science in the Peabody Museum.

Students are also admitted, under varying conditions, to the College and Society libraries, the College Reading Room, the School of the Fine Arts, and the Gymnasium.

IV.

THE LIBRARY.

The special technical library of the Scientific School consists of about five thousand volumes. Included in this is the "Hillhouse Mathematical Library" of twenty-four hundred volumes, collected during a long series of years by Dr. William Hillhouse, and in 1870 purchased and presented to the Institution by Mr. Sheffield. A catalogue of this collection forms a supplement to the Annual Report of the Governing Board of 1870. All the prominent scientific journals of this country and of Europe, together with the proceedings of foreign academies, and scientific societies, can be found either in this library or in the College Library to which students have access.

V.

INSTRUCTION FOR GRADUATE AND SPECIAL STUDENTS.

Persons who have gone through undergraduate courses of study, here or elsewhere, may avail themselves of the facilities of the School for more special professional training in the physical sciences and their applications, gaining in one, two, or three years the degree of BACHELOR OF PHILOSOPHY or, in two additional years of Engineering study, that of CIVIL ENGINEER or of DYNAMIC ENGINEER.

Or, engaging in studies of a less exclusively technical character, they may become candidates for the degree of DOCTOR OF PHILOSOPHY. The instruction in such cases will be adapted to the particular needs and capacities of each student, and may be combined with that given by the graduate instructors in other departments of the University. This degree is conferred upon those who, having already taken a Bachelor's degree, engage as students in the

Department of Philosophy and the Arts for not less than two years in assiduous and careful study. It is not given upon examination to those whose studies are pursued elsewhere. The requirements for it will in some cases exact of the student more than two years of post-graduate labor; so, especially, wherever the course of undergraduate study has been, as in the Scientific School, of less than four years. The candidate must pass a satisfactory final examination, and present a thesis giving evidence of high attainment in the branches of knowledge to which he has attended. A good knowledge of Latin, German and French will be required in all cases, unless, for some exceptional reason, the candidate be excused by the Faculty. The graduating fee is ten dollars.

Subjects likely to receive special attention are suggested as follows:

Professor LYMAN, in the use of meridional and other astronomical instruments.

Professor DUBOIS, in the principles of thermodynamics, and utilization of heat as a source of power.

Professor RICHARDS, in dynamic engineering.

Professor HASTINGS, in selected subjects in physics, and guidance in laboratory work.

Professor BRUSH, in the analysis and determination of mineral species, and in descriptive mineralogy.

Professor JOHNSON, in theoretical, analytical, and agricultural chemistry.

Professor BREWER, in agriculture and forest culture and in physical geography.

Professor CLARK, in definite integrals, differential equations, analytical mechanics, the theory of numerical approximation, with the method of least squares.

Professor EATON, in structural and systematic botany, with reference to both flowering and cryptogamous plants.

Professor ALLEN, in analytical chemistry, and in metallurgy.

Professor VERRILL, and Professor SMITH, in zoölogy and geology.

Professor CHITTENDEN, in physiological chemistry.

The same courses of study are open, for a longer or shorter time, to graduate students who do not desire to become candidates for a degree.

Students who have taken the degree of Bachelor of Philosophy, may obtain the degree of CIVIL or of DYNAMIC ENGINEER at the end of two academical years, by pursuing the following higher course of study and professional training.

The course of study for the degree of CIVIL ENGINEER will comprise—

1. Higher Calculus. Higher Geometry. Theory of Numerical Operations.
2. Analytical Mechanics. Mechanics applied to Engineering.
3. A Course of Construction and Design. Projects.
4. Practical Astronomy, with use of instruments, computations, etc.

This course will occupy one year.

To secure the requisite amount of professional knowledge and practice, the candidate will be required to furnish a comprehensive report of the results of an examination into the existing condition of some special line of constructive art; or to present proper evidence that he has had actual charge in the field, for several months, of construction or surveying parties, or held some responsible position deemed equivalent to this.

An elaborate design must also be submitted of some projected work of construction, based upon exact data obtained from careful surveys made by the candidate, and comprising all the requisite calculations, and the necessary detailed drawings, and accompanied by full specifications of the work to be done, and the requirements to be met by the contractor.

The fee for this degree is five dollars.

The course of study for the degree of DYNAMIC ENGINEER will comprise—

1. Higher Calculus. Higher Geometry. Theory of Numerical Operations.
2. General Principles of Dynamics (Analytical Mechanics), including special application of these Principles to Dynamic problems.
3. Construction of Machines. Designs.
4. Preparation of theses on special subjects in Dynamic Engineering.

During the second year candidates will be permitted to employ such a portion of their time as may be deemed advisable or necessary in the examination of engineering works and manufacturing establishments, and may also have the privilege of entering upon professional practice, provided it is done with the knowledge and consent of the Professor of Dynamic Engineering, and under such circumstances as shall appear to him to be favorable to professional progress.

An elaborate thesis on some professional subject, with an original design, or project, accompanied by proper working drawings, will be required at the end of the second year.

The fee for this degree is five dollars.

SPECIAL STUDENTS.--For the benefit of those who, being fully qualified, desire to pursue particular studies without reference to the obtaining of a degree, special or irregular students are received in most of the departments of the School: not, however, in the Select Course or in the Freshman Class.

It should be distinctly understood that these opportunities are not offered to persons who are incompetent to go on with regular courses, but are designed to aid those who, having received a sufficient preliminary education elsewhere, desire to increase their proficiency in special branches.

VI.

REQUIREMENTS FOR ADMISSION AND COURSES OF INSTRUCTION FOR UNDERGRADUATE STUDENTS.

TERMS OF ADMISSION.--Candidates must be not less than fifteen years of age, and must bring satisfactory testimonials of moral character from their former instructors or other responsible persons.

For admission to the Freshman Class the student must pass a thorough examination in the following subjects:

English—including grammar, spelling and composition. In grammar, Whitney's Essentials of English Grammar, or an equivalent.

History of the United States.

Geography.

Latin—(1) Simple exercises in translating English into Latin. (Smith's "*Principia Latina*," Part I, is named as indicating the nature and extent of this requirement, and an acquaintance with it will be required unless a satisfactory substitute is offered). (2) *Cæsar*—six books of the Gallic War, or their equivalent. (As advantageous substitutes for the last three books of *Cæsar* may be suggested three books of Vergil's *Æneid* or a similar amount of Ovid.)

Arithmetic—Fundamental Operations, Least Common Multiple, Greatest Common Divisor, Common and Decimal Fractions, Denominate Numbers, including the Metric System of Weights and Measures; Percentages, including Interest, Discount, and Commission: Proportion, Extraction of the Square and Cube Roots.

Algebra—Fundamental Operations, Fractions, Equations of the First Degree with one or several unknown quantities; Inequalities, Ratio and Proportion, Involution, including the Binomial Formula, for an entire and positive Exponent; Evolution, the Reduction of Radicals, Equations of the Second Degree, Progressions, Permutations and Combinations, the Method of Indeterminate Coefficients, Fundamental Properties of Logarithms, Compound Interest.

Geometry—Plane, Solid and Spherical; including fundamental notions of Symmetry, and examples of Loci and Maxima and Minima of Plane Figures.

Trigonometry—Including the Analytical Theory of the Trigonometrical Functions, and the usual formulæ; the Construction and Use of Trigonometrical Tables; and the Solution of Plane Triangles; so much, for example, as is contained in Newcomb's *Trigonometry* to Art. 79, or in Wheeler's, or Richards's, or Wentworth's *Plane Trigonometry*, or in the *Plane Trigonometry* of Oliver, Wait and Jones. The Logarithmic and Trigonometric Tables furnished at the Examination will be Newcomb's (Henry Holt & Co., New York, 1882).

While no entrance examination is held in the *History of England*, candidates for admission are urgently advised to make themselves as familiar as possible with that subject; as a knowledge of it is essential to the most successful prosecution of some of the studies of the course.

Candidates will be allowed the option of passing on the above-named subjects in two successive years. In such cases they must present themselves for examination at the June examination of the first year in the following subjects or parts of subjects: *History of the United States, Geography, Arithmetic, Plane Geometry, and Algebra to Quadratic Equations.*

In order to have this preliminary examination counted, candidates must pass satisfactorily on four of the subjects; and notice of the intention to divide the examination must be given to Professor G. J. Brush, Director of the School, on or before June 15.

For preparation in Algebra, Geometry, and Trigonometry, the recently published text-books of Professor Newcomb (Henry Holt & Co., New York), may, without indicating undue preference, be especially recommended. And to the candidate who prepares in other works, they may serve to indicate the extent and kind of attainments expected in the prescribed topics. Candidates who prepare in the *Geometry* of this author, may for the present omit the short chapters on Ellipse, Hyperbola, and Parabola; though they will find it advantageous to study them.

In his preparation in GEOMETRY the candidate should, as far as practicable, have suitable exercises in proving simple theorems and solving simple problems for himself. It is important, too, that he should be accustomed to the numerical application of geometric principles, and especially to the prompt recollection and use of the elementary formulæ of mensuration. In TRIGONOMETRY he should be exercised in applying the usual formulæ to a variety of simple reductions and transformations, including the solution of trigonometrical equations. Readiness and accuracy in trigonometrical calculations are also of prime importance to the candidate. If the use of logarithms is postponed in his preparation till Trigo-

nometry is taken up (which is by no means necessary or advisable), he should then have abundant application of them to all forms of calculation occurring in ordinary practice, as well as to those appearing in the solution of triangles. Finally, in all of his calculations, he should study the art of neat and orderly arrangement.

In LATIN the student should have such continued training in parsing as shall make him thoroughly familiar with declensions and conjugations, and with the leading principles of Syntax. To secure these results more effectually, the requirement has been adopted of simple exercises in translating English into Latin. As this course of exercises is designed solely as a preparation for reading, it should be begun at the earliest stage of Latin study. A very large proportion of the deficiencies in the Latin examination for several years past has been due to the neglect of the suggestions of this paragraph, and to the attempt to read a Latin author with totally inadequate grammatical preparation.

The examinations for admission in 1886, take place at North Sheffield Hall, on Thursday, Friday, and Saturday, July 1, 2, 3 (beginning at 9 A. M. on Thursday); and on Tuesday and Wednesday, September 21, 22 (beginning at 9 A. M. on Tuesday). Opportunities for private examinations may, in exceptional cases, be given at other times.

In 1886 examinations (for the Freshman Class only) will also be held in Andover, Mass., in Chicago, in Cincinnati, and in San Francisco (beginning on Thursday, July 1, at 9 A. M.), at places to be announced in local newspapers of the day previous. Candidates who propose to be present are requested to send their names to Professor G. J. Brush, Director of the School, before June 15. A fee of five dollars will be charged for admission to the examinations outside of New Haven.

Candidates for advanced standing in the undergraduate classes are examined, in addition to the preparatory studies, in those already pursued by the class they wish to enter. No one can be admitted as a candidate for a degree, later than at the beginning of the Senior year.

COURSES OF INSTRUCTION, occupying three years, are arranged to suit the requirements of various classes of students. The first year's work is the same for all; for the last two years the instruction is chiefly arranged in special courses.

The special courses most distinctly marked out are the following:

- | | |
|---|----------------------------|
| (a.) In Chemistry; | (b.) In Civil Engineering; |
| (c.) In Dynamical (or Mechanical) Engineering; | |
| (d.) In Agriculture; | (e.) In Natural History; |
| (f.) In Biology preparatory to Medical Studies; | |
| (g.) In studies preparatory to Mining and Metallurgy; | |
| (h.) In select studies preparatory to other higher studies. | |

The arrangement of the studies is indicated in the annexed scheme.

FRESHMAN YEAR—INTRODUCTORY TO ALL THE COURSES:

FIRST TERM—*German*—Whitney's Grammar and Reader. *English*—Lounsbury's History of the English Language; Exercises in composition. *Mathematics*—Spherical Trigonometry (Newcomb's); Plane Analytical Geometry. *Physics*—Recitations, with experimental lectures. *Chemistry*—Recitations and Laboratory practice. *Elementary Drawing*—Practical lessons, in the Art School.

SECOND TERM—*Language, Physics, and Chemistry*—as stated above. *Mathematics*—Plane Analytical Geometry, continued. *Physical Geography*—Lectures. *Botany*—Gray's Lessons, with Lectures. *Drawing*—Isometric Drawing, with application to drawing from models and structures by measurement. Shading and tinting. Principles of orthographic projection. Reading of working-drawings and isometric construction of objects from their orthographic projections. Sections.

For the Junior and Senior years the students select for themselves one of the following Courses:

(a.) IN CHEMISTRY:

JUNIOR YEAR:

FIRST TERM—*Theoretical Chemistry*—Lectures and Recitations. Cooke's *Chemical Philosophy*. Roscoe and Schorlemmer's *Treatise* is required for reference. *Qualitative Analysis*—Fresenius's. *Laboratory Practice*. *Blowpipe Analysis*. *German*. *French*.

SECOND TERM—*Theoretical Chemistry*—continued. *Laboratory Practice*—Quantitative Analysis, and experimental work in Organic Chemistry. *Mineralogy*—Blowpipe Analysis and determination of species. Lectures. *French*. *German*.

SENIOR YEAR:

FIRST TERM—*Organic Chemistry*—Lectures and Recitations. *Agricultural Chemistry*—Recitations (optional). *Laboratory Practice*—Volumetric and Mineral Analysis. *Geology*—Dana's. *Zoology*—Lectures. *French*.

SECOND TERM—*Organic Chemistry*—continued. *Laboratory Practice*—Analysis of Minerals and Technical Products. *Assaying* (optional). *Geology*—Dana's. *Mineralogy* (optional). *French*.

(b.) IN CIVIL ENGINEERING:

JUNIOR YEAR:

FIRST TERM—*Mathematics*—Analytical Geometry of Three Dimensions; Elements of the Theory of Functions; Differential Calculus. *Surveying*—Field Operations. *Drawing*—Descriptive Geometry, begun. *German*. *French*.

SECOND TERM—*Mathematics*—Integral Calculus; Rational Mechanics. *Drawing*—Descriptive Geometry, concluded. Topographical. *Surveying*—Topographical. *German*. *French*.

SENIOR YEAR:

FIRST TERM—*Field Engineering*—Laying out Curves. Preliminary and final Location of line of Railroad, (Laying out of work), with calculations of Excavation and Embankment and Sections. Hencks's Field Book for Railroad Engineers. Searles's Field Engineering. *Civil Engineering*—Resistance of Materials. Bridges and Roofs, begun. Stone Cutting, with Graphical Problems. *Geology*—Dana's. *Mineralogy*—Blowpipe Analysis and Determinative Mineralogy. *French*.

SECOND TERM—*Civil Engineering*—Bridges and Roofs. Building Materials. Stability of Arches and Walls. Mahan's Civil Engineering. *Dynamics*—Principles of Mechanism. Steam Engine. *Hydraulics*—Hydraulics and Hydraulic Motors. *Drawing*—Designing of Engineering Structures. *Astronomy*—Loomis's Astronomy, with practical problems. *Mineralogy*—continued. *Geology*—Dynamic. *French*.

(c) IN DYNAMIC ENGINEERING:

JUNIOR YEAR:

FIRST TERM—*Mathematics*—Analytical Geometry of Three Dimensions; Elements of the Theory of Functions; Differential Calculus. *Surveying*—Field Practice. *Principles of Mechanism*—Kinematics. *Shop Visiting*—Sketching Machine Details and Tools. *Drawing*—Descriptive Geometry, begun. *German*. *French*.

SECOND TERM—*Mathematics*—Integral Calculus; Rational Mechanics. *Principles of Mechanism*—Applied Kinematics; Transmission of Power by Belts and Gearing; Forms of Teeth of Wheels; Cams; Parallel Motions, etc. *Shop Visiting*—continued. Sketching Machinery and Study of Mechanical Processes. *Study of Steam Engine*—begun. *Drawing*—Descriptive Geometry, concluded; Perspective and Shadows; Machine Details.

SENIOR YEAR:

FIRST TERM—*Applied Mechanics*—Friction; Moment of Inertia; Centrifugal Force; Elasticity and Strength of Materials; Strains in Structures; Theory of Flexure and Torsion; Construction of Roofs and Bridges; Equilibrium and Pressure of Fluids; Theory of Flotation; Flow of Fluids in pipes and channels; Resistance of Ships. *Machine Designing*—Practical Exercises in Designing Machine Details and Simple Machines. *Study of the Steam Engine*—continued. *Shop Visiting*—Inspection of Machines and Study of Processes; Reports of Visits.

SECOND TERM—*Hydrodynamics*—Theory of Water-Wheels, Turbines, and Water Pressure Engines. *Thermodynamics*—General principles of Heat employed as a source of power; Theory of the Steam Engine; Hot Air Engines; Gas Engines. *Machine Designing*—continued. Practical Exercises in designing Machinery for Shaping Metals, Hoisting, Pumping, etc. Designs and Working Drawings of Steam Engines and Boilers; Estimates of Weight and Cost of Machinery. *Shop Visits and Reports*.

(d.) IN AGRICULTURE:

JUNIOR YEAR:

FIRST TERM—*Theoretical Chemistry*—Lectures and Recitations. *Qualitative Analysis*—Fresenius's. *Laboratory Practice. Blowpipe Analysis. German. French.*

SECOND TERM—*Theoretical Chemistry*—continued. *Laboratory Practice*—Quantitative Analysis. *Mineralogy*—Blowpipe Analysis and Determination of Species. *Physiology*—Huxley's. *Botany. French. German.*

SENIOR YEAR:

FIRST TERM—*Agriculture*—Cultivation of the Staple Crops of the Northern States. Tree Planting and Forestry. *Agricultural Chemistry*—Johnson's. *Organic Chemistry*—Lectures and Recitations. *Geology*—Dana's. *Botany. Zoology. English. French.*

SECOND TERM—*Agriculture*—Laws of Heredity and Principles of Breeding; Lectures. *Geology*—Dana's. *Rural Economy*—Systems of Husbandry. *Agricultural Chemistry*—Johnson's. *Organic Chemistry*—continued. *Geology*—Dana's. *Zoology. Microscopy. English. French.*

(e.) IN NATURAL HISTORY:

(Either Geology, Mineralogy, or Zoology, Botany, may be made the principal study, some attention in each case being directed to the other three branches of Natural History.)

JUNIOR YEAR:

FIRST TERM—*Theoretical Chemistry*—Lectures and Recitations. *Qualitative Analysis*—Fresenius's; *Laboratory Practice*; Recitations. *Mineralogy*—Blowpipe Analysis and Determinative Mineralogy. *Botany*—Gray's Manual; *Laboratory Practice. German. French.*

SECOND TERM—*Zoology*—Laboratory Practice; Recitations; Excursions (land and marine). *Botany*—Laboratory Practice; Excursions. *Physiology*—Huxley's. *Mineralogy*—continued. *Physical Geography. German. French.*

SENIOR YEAR.

FIRST TERM—*Geology*—Dana's; Excursions. *Zoology*—Laboratory Practice; Lectures; Recitations; Excursions. *Botany*—Herbarium Studies; Gray's Textbook; Excursions. *French.*

SECOND TERM—*Geology*—Dana's. *Anatomy of Vertebrates*—Huxley's. *Zoology*—Laboratory Practice; Recitations; Lectures. *Botany*—Herbarium Studies, especially in the Cryptogamous Orders; Botanical Literature; Essays in Descriptive Botany. *Meteorology. French.*

Besides the regular courses of recitations and lectures on structures and systematic Zoölogy and Botany, and on special subjects, students are taught to prepare, arrange, and identify collections, to make dissections, to pursue original investigations, and to describe genera and species in the language of science. For these purposes, large collections in Zoölogy and Palæontology belonging to the College are available, as are also the private botanical collections of Professor Eaton.

(f.) IN BIOLOGY PREPARATORY TO MEDICAL STUDIES :

JUNIOR YEAR:

FIRST TERM—*Theoretical Chemistry*—Lectures and Recitations. Cooke's *Chemical Philosophy*. Roscoe and Schorlemmer's Treatise is required for reference. *Qualitative Analysis*—Fresenius's; Laboratory Practice; Recitations. *Mineralogy*—Blowpipe Analysis and Determinative Mineralogy. *German. French.*

SECOND TERM—*Anatomy and Histology*—Laboratory Practice, Lectures and Recitations. *Physiology*—Huxley's; Practical Exercises. *Embryology*—Lectures. *Theoretical Chemistry*—continued. *Mineralogy*—continued. *Botany*—Lectures; Practical exercises in Phenogamous Plants; Excursions. *German. French.*

SENIOR YEAR:

FIRST TERM—*Physiological Chemistry*—Recitations, Laboratory Practice, and Lectures. *Organic Chemistry*—Lectures and Recitations. *Zoölogy*—Lectures. *Botany*—Practical exercises, Lectures, and Excursions. *Geology*—Dana's. *French.*

SECOND TERM—*Physiological Chemistry*—continued. *Experimental Toxicology. Geology*—Dana's. *Zoölogy*—Lectures. *Sanitary Science*—Lectures. *Laws of Heredity and Principles of Breeding*—Lectures. *French.*

(g.) IN STUDIES PREPARATORY TO MINING AND METALLURGY :

Young men desiring to become Mining Engineers can pursue the regular Course in Civil or Mechanical Engineering, and at its close can spend a fourth year in the study of metallurgical chemistry, mineralogy, etc.

(h.) IN THE SELECT STUDIES PREPARATORY TO OTHER HIGHER STUDIES.

JUNIOR YEAR.

FIRST TERM—*Mineralogy*—Blowpipe Analysis and Determinative Mineralogy. *Physical Geography*—Guyot; Lectures. *English*—Early English. *History*—Green's Short History of the English People. *French. German.*

SECOND TERM—*Mineralogy*—Lectures. *Astronomy. Botany*—Lectures; Excursions; Laboratory Practice. *English*—Chaucer, Bacon, Shakspere. *History*—Green's History, continued. *German. French.*

SENIOR YEAR:

FIRST TERM—*Geology*—Recitations and Excursions *Zoölogy*—Lectures and Excursions. *Linguistics*—Whitney's Life and Growth of Language. *English*—Shakspeare. *Constitutional Law of the United States*. *French*.

SECOND TERM—*Geology*—continued. *Meteorology*—Lectures. *Sanitary Science*—Lectures. *Political Economy*—Recitations and Lectures. *English*—Shakspeare, Milton, Dryden, Pope, Gray, and later authors. *French*.

Exercises in English Composition are required during the entire course from all the students. The preparation of graduation theses is among the duties of the Senior Year.

Lectures on Military Science and Tactics are annually given by General Abbot, and other officers of the Engineer Corps of the United States Army.

DRAWING.—The course in drawing extends through the three years. During the first term of Freshman year, the students practice free-hand drawing at the Art School building, under the direction of Professor Niemeyer, of the Yale School of the Fine Arts. After the completion of the course in free-hand drawing, instruction is given by Mr. F. R. Honey, during the second term, in the elementary principles of instrumental drawing, embracing Elementary projection drawing, Isometric drawing, and Descriptive Geometry as far as warped Surfaces. This course is obligatory upon all.

During the Junior and Senior years, instruction in drawing is obligatory only on the students in Civil and Mathematical Engineering. In the former year the system of instruction embraces shades and shadows, tinting, perspective, and warped surfaces. By this method all the problems in Descriptive Geometry are required to be worked out on the drawing-board instead of the black-board. The course extends through the entire year, and is under the direction of Mr. Honey.

In Senior year, students are required to apply the principles of drawing already obtained to works of construction, under the general supervision of the Professors of Civil and of Dynamic Engineering.

VII.

METHODS OF INSTRUCTION.

The instruction in this institution is given chiefly in small classrooms, in connection with recitations and by familiar lectures, illustrated by the apparatus at the command of the various teachers. In many studies weekly excursions are made for the purpose of collecting specimens and examining natural phenomena.

In Chemistry and Metallurgy the students work several hours daily in well-appointed laboratories, under the direct superintendence of the instructors, and are guided through systematic courses of quantitative and qualitative analysis, assaying, and the blow-pipe determination of minerals and ores.

In the course in Biology, instruction in Comparative Anatomy and Histology is given in the laboratory five or six mornings each week; the student working out for himself, by dissection and the examination of preparations, the anatomy of several types of animals, and making a large part of the microscopical preparations used in the study of the different tissues. In Physiological Chemistry the student works four hours daily in the study of the chemical processes of the body and in the preparation and examination of the more important proximate principles; thus, under the head of nutrition the various digestive processes are successively studied, artificial digestions are made, the products are separated and examined, while their physiological functions are demonstrated by experiments on animals. Special attention is also paid to the micro-chemistry of the various tissues. Students are likewise trained in qualitative and quantitative analysis of urine, both in health and disease, not alone for the practical results to be obtained, but especially for the means which it affords of studying the metabolic changes of the body. Toxicology is taught by experiments on animals; the absorption and elimination of poisons, together with other points of physiological value, being demonstrated by chemical analysis of tissues and secretions. In each of these subjects laboratory instruction is supplemented by recitations and lectures.

In Botany, during the summer of Junior year, exercises in analyzing and identifying plants occur two or three times a week, followed by practice in writing characters and descriptions of plants from living specimens. Students are shown also the best

methods of collecting and preserving for future study, specimens of Flowering Plants, Ferns, Mosses, Algæ, etc. In the autumn term of Senior year the work of the summer is continued. Students are encouraged to pursue special lines of Botanical investigation, and varied assistance is rendered them according to their needs. The final examination is intended to show what they have learned, and the collections they have made are considered to be of minor importance.

In Zoölogy excursions are made during the Summer term of Junior and Fall term of Senior year, in company with the instructors, for the purpose of observing the habits and making collections of marine, fresh-water, and terrestrial animals of all classes. Each student is required to prepare and present for examination a collection containing a specified number of species, and illustrating the various classes of animals. He must also be able to pass an examination upon his collection, at least to the extent of explaining the classes and orders illustrated, and showing why particular specimens belong to the respective classes.

In Geology excursions are made for the purpose of examining geological phenomena and making special collections of rocks and minerals. Each student is required to pass a satisfactory examination on his collection at the end of the first term of Senior year.

In Civil Engineering the students, besides attending on Class recitations and lectures, pursue a systematic course of exercises in the different branches of Geometrical Drawing and Graphical Statics, and in the application of the principles of drawing to works of construction; and have good practice in the operations of Surveying and Field Engineering—acquiring facility in the use and adjustment of Surveying and Engineering Instruments. In Topographical Surveying they are instructed in the use of the Plane Table for topographical work, and are required to prepare a detailed chart of the ground surveyed—exhibiting the contour lines and all its topographical features. Numerous problems of computation, and graphical exercises, are included in the Course of Construction pursued in the Senior year. A course of Blow-pipe Analysis is also taken by the Senior Class, that a more thorough knowledge may be gained of minerals and building stones.

In Dynamic Engineering the method of instruction is by recitation and lectures, supplemented by work in the drawing room, by shop visits, and visits of inspection in and out of the city, and

by tests with the indicator and dynamometer. The lectures are illustrated by models, by large cartoons adapted for the purpose, and by the complete collection of working drawings of the Novelty Iron Works, owned by the School. In the drawing room, detailed working drawings of various machines are made. A general sketch of the proposed machine is given and complete detailed working drawings are required, in proper shape for the pattern-maker or machinist. The student is taught the best practise, and his judgment is trained in choosing relative proportions. The student is required to describe the steps to be followed in building the machine, and to make as nearly as possible an estimate of its cost. Pattern, foundry, blacksmithing and machine work are studied in detail. In the visits, machinery and processes are critically examined in detail, and sketches of important machines with written descriptions are required.

In addition to the above, a course of lectures is given every winter by the professors of the schools and others, on topics of popular interest.

VIII.

TUITION CHARGES.

The charge for tuition for undergraduate students is \$150 per year, payable, \$55 at the beginning of the first and of the second term, and \$40 at the middle of the second term. The student in the Chemical course has an additional charge of \$70 per annum for chemicals and use of apparatus. He also supplies himself at his own expense with gas, flasks, crucibles, etc., the cost of which should not exceed \$10 per term. A fee of \$5 is charged members of the Freshman Class for chemicals and materials used in their laboratory practice, and the same fee is required from all (except Chemical students) who take the practical exercises in Blow-pipe Analysis and Determinative Mineralogy. A fee of \$5 a term will also be charged to the students in the Zoölogical laboratory, for materials and use of instruments. An additional charge of \$5 is annually made to each student for the use of the College Reading Room and Gymnasium.

For graduate students the charge for tuition is \$100 per year.

IX.**CHURCH SITTINGS.**

Free sittings for students in this department of Yale College are provided as follows: in the Center Church (Congr.); in the Trinity (Episc.); and in the First Methodist Church.

Those who prefer to pay for a sitting for a year, more or less, in the churches above mentioned, or in any other church of any denomination, will be aided on application to the Secretary of the School.

Sittings in the Gallery of the College Chapel are free as heretofore to the students of this department.

X.**DEGREES.**

Students of this department, on the recommendation of the Governing Board, are admitted by the Corporation of Yale College to the following degrees. They are thus conferred:

1. **BACHELOR OF PHILOSOPHY**: on those who complete any of the three-years courses of study, passing all the examinations in a satisfactory manner, and presenting a graduation thesis.

The fee for graduation as Bachelor of Philosophy, including the fee for Triennial Catalogues, Commencement Dinners, etc., is \$10; unless the person taking the degree is also an academical graduate, when it is but \$5.

2. **CIVIL ENGINEER and DYNAMICAL ENGINEER**: The requirements for these degrees are stated on page 37.

3. **DOCTOR OF PHILOSOPHY**: The requirements for this degree are stated on page 35.

XI.**TERMS AND VACATIONS.**

The next academic year begins Thursday, September 23, 1886. The first term begins twelve weeks from Commencement-day and continues thirteen weeks: the second term begins regularly on the first Thursday in January and continues until Commencement-day, with a spring recess—usually of eight days—including Easter. (See Calendar, p. 20.)

XII.**ANNOUNCEMENT IN RESPECT TO STATE STUDENTS.**

The scholarships established in this School in consequence of the bestowal upon it of the Congressional grants are designed to aid young men who are in need of pecuniary assistance in fitting themselves for agricultural and mechanical pursuits of life. All applicants must be citizens of Connecticut. In case there are more applicants than vacancies, candidates will be preferred who have lost a parent in the military or naval service of the United States, and next to these such as are most in need of pecuniary assistance; and the appointments will be distributed as far as practicable among the several counties in proportion to their population. The appointing Board for the current year, consisting of the Board of Visitors of the State and the Secretary of the School, will meet on June 29, 1886, and at or about the same time in the year 1887, due notice of which will be given by publication in every county in the State. All applications should be made previous to that time. Blank forms for application will be sent, when requested, by Professor GEORGE J. BRUSH, Secretary of the Appointing Board.

XIII.**ANNIVERSARY.**

The Anniversary of the School is held on Tuesday of the Commencement week in Yale College, when selections from the graduation theses are publicly read. The degrees are publicly conferred by the President and Fellows of Yale College on Commencement Day.

APPENDIX I.



ENTRANCE EXAMINATION PAPERS.



The following are the papers for 1885, upon which applicants for admission were examined at the June and September examinations.

ARITHMETIC.

JUNE, 1885.

1. Find the greatest common divisor and the least common multiple of 9249 and 10920.
2. Divide $\frac{2}{3}$ of $7\frac{3}{4}$ by $\frac{4}{5}$ of $11\frac{4}{11}$.
3. Divide 10.85 by 0.0775.
4. A merchant sold a lot of flour at \$8.40 per barrel and thereby gained 20 per cent. He afterward sold another lot of the same flour for \$203 and thereby gained 16 per cent. How many barrels were there in the last lot?
5. A sends B \$5000, with which B is to purchase lumber after providing for his commission at 2 per cent. How much will B have to expend for lumber and what will be the amount of his commission?
6. Extract the square root of 0.001 to the fourth decimal place.
7. Give the table of Troy weights and that of metric weights. How is the gram determined? About what is its value in grains?

ARITHMETIC.

SEPTEMBER, 1885.

1. Resolve 2346 into its prime factors.
2. Add $\frac{4}{5}$ of $18\frac{3}{11}$ and $1\frac{1}{2}$ of $\frac{4}{5}$ of $6\frac{3}{11}$.
3. What decimal part of a degree is $52' 43''.5$?
4. If $9\frac{1}{4}$ yds. of cloth cost $23\frac{1}{8}$, how many yards can be bought for $\$38\frac{7}{8}$?
5. At what rate per cent. per annum, simple interest, will \$350 amount to \$423.50 in 5 yrs. 3 mos.?
6. The area of a square is 655.36 square feet; what is the length of its side?
6. A cubical vessel contains 1331 liters; what is the length of its edge in meters?

PLANE GEOMETRY.

JUNE, 1885.

[NOTE.—State at the head of your paper what text-book you have studied on the subject and to what extent.]

1. Prove that if in any triangle one side be greater than another, the angle opposite that side will be greater than the angle opposite the other.

2. Determine how many sides the polygon has the sum of whose interior angles is equal to the sum of its exterior angles. Explain your method.

3. (a) How does the perpendicular from the center of a circle upon a chord divide the chord and the arc which it subtends?

(b) How is an angle inscribed in a circle measured? (c) How is each angle between two intersecting chords of a circle measured?

(d) What is the locus of the center of a circle whose circumference passes through two given points? Give proof of your answer.

4. Divide a given finite straight line into any given number of equal parts and prove your construction.

5. Given two arcs of circles of 30° whose radii are 1 ft. and 2 ft. respectively; compare their lengths and the areas of the corresponding sectors; and calculate the length of the first and the area of its corresponding sector.

6. If two sides of a triangle be given, what angle will these sides form when its area is a maximum? Give proof.

SOLID AND SPHERICAL GEOMETRY.

JUNE, 1885.

[NOTE.—State what text-book you have studied on the subject and to what extent.]

1. If a line intersect a plane it makes a less angle with its projection on the plane than with any other line in the plane passing through the point of intersection.

2. The sum of any two face angles of a trihedral angle is greater than the third.

3. Define a regular polyhedron. How many regular polyhedrons are there? Give their names and define each of them.

4. All lines tangent to a sphere from the same external point are equal and touch the sphere in a circle of the sphere.

5. Define a conical surface and a cylindrical surface.

6. The volume of a cone is V ; what is the volume of a similar cone whose surface is n times as great?

GEOMETRY.

SEPTEMBER, 1885.

[NOTE.—State what text-book you have studied on the subject and to what extent.]

1. Prove that two triangles are equal when the three sides of the one are equal respectively to the three sides of the other.
2. A straight line cannot intersect the circumference of a circle in more than two points.
3. Upon a given straight line to describe a segment which shall contain a given angle.
4. Define similar polygons and prove that the perimeters of two similar polygons are to each other as any two homologous sides.
5. The height of a room is ten feet; how can a point in the floor directly under a given point in the ceiling be determined with a twelve-foot pole?
6. If two straight lines be cut by three parallel planes, their corresponding segments are proportional.
7. Find the volume of a regular tetrahedron whose edge is E.
8. Find the area of a spherical triangle whose angles are 65° , 75° , 80° , the radius of the sphere of which it forms a part being 10 feet.

ALGEBRA TO QUADRATICS.

JUNE, 1885.

[NOTE.—State at the head of your paper what text-book you have studied on the subject and to what extent.]

1. Resolve the following expressions into factors: $a^3 - 8b^3$; $a^3 + 27b^3$; $a^4 - 81b^4$; $4a^{4m} - 4a^{2m}b^n + b^{2n}$.
2. Divide $\frac{x}{1+x} + \frac{1-x}{x}$ by $\frac{x}{1+x} - \frac{1-x}{x}$ and express the quotient in its simplest form.
3. Given $\frac{ax}{a-b} + 4b = \frac{cx}{3a+b}$ to find the value of x .
4. Given $\frac{1}{x} + \frac{2}{y} = a$ and $\frac{3}{x} + \frac{4}{y} = b$ to find the values of x and y .
5. Simplify the following expressions: $\sqrt{108} - \sqrt{72}$; $(2 + 3\sqrt{5})(3\sqrt{5} - 2)$; $\sqrt[3]{a^6x^{12}}$; $\sqrt{a+b} \times \sqrt{a-b}$.
6. Reduce $\sqrt{\frac{a+6}{a-6}}$ to a fraction having a rational denominator.

ALGEBRA FROM QUADRATICS.

JUNE, 1885.

[NOTE.—State at the head of your paper what text-book you have studied on the subject and to what extent.]

1. Given $\frac{x+2}{x-1} - \frac{4-x}{2x} = \frac{7}{3}$ to find the value of x .
2. Form a quadratic whose roots shall be 3 and $-\frac{2}{7}$.
3. Given $x^2 + y^2 = 436$ and $x - y = 14$ to find the values of x and y .
4. Given the first term a , the ratio r , and the number of terms n , of a geometric progression, to deduce a formula for the sum of the progression.
5. How many different products of 2 factors can be formed from n different numbers?
6. Expand $\frac{3+2x}{5+6x}$ into a series of ascending powers of x by the method of indeterminate coefficients.

ALGEBRA.

SEPTEMBER, 1885.

[NOTE.—State at the head of your paper what text-book you have studied on the subject and to what extent.]

1. Simplify
$$\frac{\frac{a^2+b^2}{b} - a}{\frac{1}{b} - \frac{1}{a}} \times \frac{a^2 - b^2}{a^3 + b^3}.$$
2. Given $\frac{x}{a} + \frac{y}{b} = c$ and $\frac{ax}{by} = -c$ to find the values of x and y .
3. Write four terms of the development of $\left(1 + \frac{a}{x^2}\right)^n$.
4. (1) Write equivalent expressions for $a^6 b^{-m}$, $\sqrt[3]{a^2}$, $a^{\frac{3}{2}}$.
(2) Simplify $\sqrt{12} \times \sqrt[3]{72}$; $\sqrt[4]{49}$; $\sqrt[3]{8x^6}$; $\sqrt[3]{54} + \sqrt[3]{128}$.
5. Given $3 - \sqrt{x^2 - 1} = 2x$ to find the values of x .
6. Resolve $3x^2 - 6x + 10$ into factors.
7. Given $x^2 + xy = 15$ and $xy - y^2 = 2$ to find the values of x and y .
8. If each of n straight lines intersects all the others, not more than two lines intersecting in the same point, how many points of intersection will there be?

9. Find the value of the repeating decimal $0.72525 +$
10. Develop $\frac{1+x}{2+3x}$ into a series by the method of indeterminate coefficients (four terms of the series will suffice).

TRIGONOMETRY.

JUNE, 1885.

[State what text-book you have studied on the subject and to what extent.]

1. Describe the different ways of measuring angles in Trigonometry. How many degrees are there in the angle $\frac{\pi}{6}$?
2. Define the sine, tangent and secant of an angle and represent each by a straight line.
3. How many angles are there having the same given function, sine, tangent, etc.? Name five angles having the cosine $\frac{1}{2}$.
4. Show that $\sin(\pi + \varphi) = -\sin \varphi$; also that

$$\tan\left(\frac{\pi}{2} + \varphi\right) = -\cot \varphi.$$

5. Given $\tan \varphi = \frac{m}{n}$ to find $\sin \varphi$ and $\cos \varphi$.
2. Show that $\cos 2\varphi = \cos^2 \varphi - \sin^2 \varphi = 1 - 2 \sin^2 \varphi$; also $\sin \frac{1}{2} \varphi = \sqrt{\frac{1}{2} (1 - \cos \varphi)}$
7. In a triangle ABC given $A = 120^\circ 10'$, the side a (opposite A) = 4256.6, the side b (opposite B) = 2267.8 ft. to find the remaining parts of the triangle. Is there more than one solution possible with these data?

TRIGONOMETRY.

SEPTEMBER, 1885.

[Note.—State what text-book you have studied on the subject and to what extent.]

1. Give the algebraic signs of the different trigonometrical functions for an angle terminating in each of the four quadrants.
2. Express the sine, tangent and secant of $\frac{3}{2}\pi - \alpha$ in functions of α .
3. Find the value of $\tan \alpha$ in terms of $\sin \alpha$.
4. Show that $\tan\left(\frac{\pi}{4} - \alpha\right) = \frac{1 - \tan \alpha}{1 + \tan \alpha}$.

5. a, b, c , being the sides of triangle ABC respectively opposite the angles A, B, and C, show that

$$\frac{\tan \frac{1}{2} C - (AB)}{\tan \frac{1}{2} (A + B)} = \frac{a - b}{a + b}.$$

What is this formula used for?

6. In the triangle ABC, given the sides $BC = 2575$ ft., $AC = 2560.7$ ft., $AB = 2601.6$ ft.; to find the angle A.

ENGLISH GRAMMAR.

JUNE, 1885.

1. Name the relative pronouns. State the distinction in their use, and give the rule for the agreement of the relative with the antecedent.

2. State the difference between the strong (or old) and the weak (or new) conjugation of the English verb, and give three illustrative examples of each.

3. Parse the following sentence:

He lived long enough to see those who had been his enemies become his friends.

ENGLISH.

1. What are the two methods of comparison of the adjective? Compare the adjectives that are compared irregularly.

2. State the distinction between the strong, or old, and the weak, or new, conjugation of the English verb, and give three illustrative examples of each.

3. Parse the following sentence:

What was thought of his conduct was a subject about which he gave himself no concern.

CAESAR.

JUNE 25, 1885.

I. Translate as literally as possible:

1. Divitiācus respondit: *Hoc esse miseriorem gravioremque fortunam* Sequanōrum quam reliquorum, quod *soli* ne in occulto quidem queri neque auxilium implorare auderent, absentisque

Ariovisti crudelitatem, velut si coram adesset, horrerent, propterea quod *reliquis* tamen fugae facultas daretur, *Sequānis* vero, qui intra fines suos Ariovistum recepissent, quorum oppida omnia in potestate ejus essent, omnes cruciatus essent perferendi.

2. At totis fere a fronte et ab sinistrā partē nudatis castris, quum in dextro cornu legio duodecima et non magno ab eā *intervallo* septima constitisset, omnes Nervii, confertissimo *agmine*, *duce* Boduognāto, qui summam imperii tenebat, ad eum locum contenderunt; quorum pars aperto *latere* legiones circumvenire, pars summum castrorum locum petere coepit.

3. Quo proelio bellum Venetōrum totiusque orae maritimae confectum est. Nam quum omnis juvenus, omnes etiam gravioris *aetatis*, in quibus aliquid *consilii* aut dignitatis fuit, *eo* conveniant, tum *navium* quod ubique fuerat, unum in locum coëgerant; quibus amissis, reliqui neque quo se reciperent neque quemadmodum oppida defenderent, habebant.

4. Navibus circiter octoginta onerariis *coactis contractisque*, quot satis esse ad duas transportandas legiones existimabat, quod praeterea navium longarum habebat, quaestori, legatis, praefectisque *distribuit*. Huc accedebant octodecim onerariae naves, quae ex eo loco ab millibus passuum octo vento *tenebantur*, quo minus in eundem portum *pervenire possent*.

5. His aliquantum itineris *progressis*, quum jam extremi essent in prospectu, equites a Quinto Atrio ad Caesarem *venerunt*, qui nuntiarent, superiore nocte, maximā *coortū* tempestate, prope omnes naves afflictas atque in litore *ejectas* esse; quod neque ancorae funesque subsisterent, neque nautae gubernatoresque vim tempestatis *pati* possent.

6. At ii, qui in jugo constiterant, nullo etiam nunc usu rei militaris *percepto*, neque in eo, quod probaverant, consilio *permanere*, ut se loco superiore *defenderent*, neque eam quam *prodesse* aliis vim celeritatemque *viderant*, imitari potuerunt; sed se in castra recipere *conati* iniquum in locum demiserunt.

II. *Grammatical questions, supplementary to the paper on Latin Grammar:*

1. State the construction of all italicized words in passages 1, 2, and 3.

2. Give the principal parts of all italicized words in passages 4, 5, and 6.

3. Quote from the text an example of indirect statement and rewrite it so as to make it direct.

LATIN. (EXERCISES AND GRAMMAR.)

JUNE 25, 1885.

I. *Translate into Latin:*

1. The enemy¹ (pl.) take-a-position² at-the-foot-of³ the mountain.⁴

2. The enemy will take a position at the foot of the mountain.

3. Caesar was informed⁵ that the enemy had taken a position at the foot of the mountain. (*Give two versions, one of them illustrating direct statement.*)

4. The lieutenant⁶ sends⁷ a messenger to inform Caesar that the enemy have taken a position at the foot of the mountain.

5. When battle⁸ had been joined⁹ (*abl. abs.*) the Gauls endeavored¹⁰ to break through¹¹ the line¹² of the Romans.

6. The Gauls form the plan of breaking through the line of the Romans.

7. The line of the Romans was broken through by the Gauls.

8. Cæsar hastens¹³ into the territory¹⁴ of the Nervii to anticipate¹⁵ their plans¹⁶.

9. Cæsar hastened into the land of the Nervii to anticipate their plans.

10. Cæsar lived many years in Gaul and died at Rome.

¹hostis. ²certior fieri. ³committēre. ¹³contendēre.

²considēre. ⁴legatus. ¹⁰conārī. ¹⁴ager. (Use pl.)

⁵sub. ⁷mittēre. ¹¹perrumpēre. ¹⁵prævenīre.

⁴mons. ⁶proelium. ¹²acies. ¹⁶consilium.

II. *Latin Grammar:*

1. Decline *urbs, dies, facilis, major*.

2. Decline *tu, qui, alius*.

3. Compare *altus, felix, facilis, multus, fortiter, bene, maxime*.

4. Give the synopsis, both active and passive, of *vinco* (*vincere, vici, victum*), and *do* (*dāre, dedi, datum*).

5. Give the rules for the government of cases by prepositions.

CAESAR.

SEPTEMBER 22, 1885.

I. *Translate as literally as possible:*

Ad hæc Ariovistus respondit: *Jus* esse belli, ut, qui vicissent, *iis*, quos vicissent, quemadmodum vellent, imperarent: item populum Romānum victis non ad alterius præscriptum, sed ad

suum arbitrium *imperare* consuesse. Si ipse *populo* Romāno non praescriberet, quemadmodum suo *jure* uteretur, non oportere sese a *populo* Romāno in suo *jure* impediri.

2. Quibus omnibus *rebus* permoti equites Trevīri, quorum inter Gallos virtutis opinio est singularis, qui auxilii causā ab civitate ad Caesārem missi venerant, quum *multitudine* hostium castra nostra compleri, nostras legiones premi et paene circumventas teneri, calones, equites, funditores, Numīdas, diversos dissipatosque in omnes partes *fugere* vidissent, desperatis nostris rebus, *domum* contenderunt.

3. Eodem fere tempore Publius Crassus, quum intelligeret in his locis *sibi bellum* gerendum, ubi paucis ante *annis* Lucius Valerius Praeconinus *legatus* exercitu pulso interfectus esset, atque unde Lucius Mallius proconsul impedimentis amissis profugisset, non medioerem *sibi* diligentiam adhibendam intelligebat.

4. Exiguā parte aestatis reliquā, Caesar, etsi in his locis, quod omnis Gallia ad septemtriones *vergit* maturae sunt hiemes, tamen in Britanniam *proficisci* contendit, quod omnibus fere Gallicis bellis hostibus nostris inde subministrata auxilia *intelligebat*; et si tempus anni ad bellum *gerendum* deficeret, tamen magno sibi usui fore *arbitrabatur*, si modo insulam adisset et genus hominum *perspexisset*, loca, portus, aditus *cognovisset*.

5. Caesar, *exposito* exercitu et loco castris idoneo capto, ubi ex captivis cognovit, quo in loco hostium copiae consedissent, cohortibus decem ad mare relictis et equitibus trecentis, qui praesidio navibus essent, de tertiā vigiliā ad hostes contendit, eo minus *veritus* navibus, quod in litore molli atque aperto deligatas ad ancoram *relinquebat*.

6. Segni Condrūsique, ex gente et numero Germanōrum, qui sunt inter Eburōnes Trevīrosque, legatos ad Caesārem miserunt, *oratum*, ne se in hostium numero duceret neve omnium Germanōrum, qui essent citra Rhenum, unam esse causam judicaret; nihil se de bello cogitavisse, nulla Ambiorīgi auxilia *misisse*.

II. *Grammatical questions, supplementary to the paper on Latin Grammar:*

1. State the construction of all italicized words in passages 1, 2, and 3.

2. Give the principal parts of all italicized words in passages 4, 5, and 6.

3. Quote from the text an example of indirect statement and re-write it so as to make it direct.

HISTORY OF THE UNITED STATES.

JUNE, 1885.

1. Give the dates of the following events : Wolfe's capture of Quebec, settlement of Jamestown, Missouri Compromise, John Cabot's first voyage, and state who was president in 1805, 1815, 1825, and 1835.

2. Give an outline of the colonization of the Carolinas and of their early government.

3. Give an account of the Stamp Act Congress.

4. Describe the battles of the Brandywine and of Germantown.

5. When and under what circumstances was Florida obtained by the United States?

6. What was Clay's Omnibus Bill?

N. B.—The dates are to be given with every question.

HISTORY OF THE UNITED STATES.

SEPTEMBER, 1885.

1. Give the dates of the following events: Repeal of the Stamp Act, settlement of New Haven, Raleigh's first expedition, surrender of Mexico, and state who was president in 1803, 1813, 1823, 1833.

2. Give an account of the settlement of Massachusetts Bay.

3. Describe the battles of Trenton and Saratoga.

4. Give the principal events in the administration of Jackson.

5. State the circumstance of the annexation of Texas and its results.

6. What were the causes of the War of the Rebellion?

N. B.—The dates are to be given with every question.

GEOGRAPHY.

JUNE, 1885.

1. Bound the State of Georgia; give the names and situation of two cities in it.

2. Where does the Columbia River rise; what is its course, where does it empty, what States and Territories does it pass through or touch?

3. What countries touch the Indian Ocean or its bays and gulfs ?
 4. Bound France ; give the names and positions of three of its cities and two of its rivers.
 5. Where is Afghanistan ? bound it ; name any city or place in it.
 6. Where are the following cities : Bremen, Bombay, Tokio, Memphis, Valparaiso and Singapore ?
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GEOGRAPHY.

SEPTEMBER, 1885.

1. Bound the State of California ; give the name and position of two cities in it.
2. Where does the Potomac River rise, what is its course, where does it empty, what States or Territories does it pass through or touch ?
3. Name in their order, beginning south, the countries of South America, which touch the Atlantic Ocean or Caribbean Sea.
4. What islands constitute the Empire of Japan ? describe their position ; give the name and situation of one city in Japan.
5. Describe the Alps ; what countries are by or near them ; what rivers rise in them and where do these rivers run ?
6. Where are the following cities : Alexandria, Liverpool, Portland, Hamburg, Herat, Valparaiso ?

APPENDIX II.



CATALOGUE OF GRADUATES 1852-1884.

CATALOGUE OF GRADUATES 1852-1884.

The following list includes the names of all those students in the Sheffield Scientific School who have been admitted by the President and Fellows of Yale College to the degree of Bachelor of Philosophy (Ph.B.), Doctor of Philosophy (Ph.D.), Civil Engineer (C.E.), or Dynamic Engineer (D.E.), from 1852, when degrees were first conferred on its students, to 1884 inclusive. The larger number have been undergraduate students in the school and have taken the degree of Ph.B. in course, in the year under which their names appear. With these are placed the names of graduates of other institutions who have in the same year received either the degree of Ph.B., or other higher degrees after pursuing studies, wholly or in part, in the Scientific School. The present occupation is given, so far as known, and on the right hand side of the page the present or permanent address. A star (*) prefixed to a name indicates death and a dagger (†) the class secretary. Persons who can furnish information appropriate to this catalogue are requested to write to the Secretary of the Sheffield Scientific School.

1852.

- | | |
|---|-----------------------------|
| William Phipps Blake, A.M.,
Mining Engineer, formerly Professor of Geology and Mining in the University of California. | Mill Rock, New Haven, Conn. |
| William Henry Brewer, A.M., Ph.D.,
Professor of Agriculture, Sheffield Scientific School of Yale College. | New Haven, Conn. |
| George Jarvis Brush, A.M.,
Professor of Mineralogy and Director of the Sheffield Scientific School of Yale College. | New Haven, Conn. |
| William Jarvis Craw,
Oyster Grower. | Rowayton, Conn. |
| William Arthur Shepard, A.M.,
Professor of Natural Science and Chemistry, Randolph Macon College. | Ashland, Va. |
| Ludwig Stadtmueller,
Mineralogist and Dealer in Minerals. | New Haven, Conn. |
| Mason Cogswell Weld,
Agriculturalist. | Closter, Bergen Co., N. J. |
| *George Washington Weyman, Ph.D., | *1864. |

1853.

Charles Francis Chessman.	_____
William Batcheler Cochran.	_____
Daniel Farrand Henry,	Detroit, Mich.
Patent Expert and Solicitor.	
Benjamin Cutler Jillson, M.D., Ph.D.,	Champaign, Ill.
Professor of Zoology and Geology, Illinois Industrial University.	
*William Henry McRuer.	*1858.
Gilbert Ezekiel Palen, M.D.	_____
Albert Bowman Rogers.	Winnipeg, Canada.
Civil Engineer, C. P. R. R. Survey, Mountain Division via. Winnipeg, Canada.	

1854.

*Stephen Lyford Crosby,	*1875.
*John Antonio Duvillard,	*1865.
Raphael Espinosa.	_____
Alonzo Tyler Mosman,	Beverly, Mass.
Assistant on U. S. Coast and Geodetic Survey, Washington, D. C.	
David Ball Parsons.	_____
George Bowen Pierson.	_____
Adrian Terry, A.B.	_____

1855.

Frederick Hoyt Allen,	New Haven, Conn.
James Clarence McGregor,	Cincinnati, O.
Ira Moore.	_____
Howell W. St. John,	Hartford, Conn.
Actuary, Ætna Life Insurance Co.	
Onofre Vengohechea,	Santa Martin, New Grenada.
George D. Walcott,	Detroit, Mich.
Thomas A. Wilcox,	Cedar Rapids, Iowa.

1856.

Armand Boisblanc,	New Orleans, La.
Joseph Hill Brinton,	Thornburg, Chester Co., Pa.
Farmer and Quarryman.	
Nathan Smith Bronson.	_____
Gideon Horace Candee,	P. O. Box 21, Lowell, Mass.
Erastus Lyman DeForest, A.B., A.M.,	Watertown, Conn.
George Franklin Fuller,	Brighton, Mass.
George W. Lyle.	_____

Lewis Peck Morehouse,	4717 Kenwood Ave., Chicago, Ill.
Tax Department Illinois Central R. R. and Secretary of the Western Society of Engineers.	
Isidore Plata,	Bogota, New Grenada.
Henry Martyn Seely, M.D., A.M.,	Middlebury, Vt.
Professor of Chemistry, Middlebury College.	
*Matthew Watson,	*1864.
Lewis Williams,	Cleveland, O.

1857.

Edward Curtis.	
John King Gilbert,	Concordia, La.
*Charles Harger,	*1875.
Edmund Perlee Herrick,	Athens, Pa.
Alexander Hamilton Kent,	New Orleans, La.
*David Bigum Martin,	*1869.
G. Harrison Meade,	Little Rock, Ark.
Wm. Henry Pike,	Mattituck, Suffolk Co., N. Y.
Farmer and Surveyor.	
*Selden Silliman Richards,	*1883.

1858.

*Demetrius Thomas Arosmena,	*1880.
George Frederic Barker, M.D.,	3909 Locust st., Philadelphia, Pa.
Professor of Physics, University of Pennsylvania.	
John Marcus Blake,	1 York Square, New Haven, Conn.
Photographer on Wood.	
Julius Gay, A.B.,	Farmington, Conn.
Treasurer Farmington Savings Bank.	
*Henry Kelley Hodges,	*1879.
Horace Kendall King, LL.B.,	Tully, Onondaga Co., N. Y.
Attorney at Law.	
Charles Stewart Kittridge, C.E., M.D.,	Nashua, N. H.
Fidel Pombo,	Bogota, New Grenada.
Alfred Perkins Rockwell, A.B., A.M.,	3 Fairfield st., Boston, Mass.
Treasurer Great Falls Manufacturing Co.	
*Edward Sackett,	*1861.
*Orson Cowles Sparrow, A.B., M.D.,	*1877.
John Davenport Wheeler,	New Haven, Conn.

1859.

Franklin Booth, M.D.,	East Windsor, Conn.
Henry Augustus DuBois, M.D.,	San Rafael, Marin Co., Cal.
William Buck Dwight, A.B.,	Poughkeepsie, N. Y.
Professor of Natural History and Curator of the Museum, Vassar College.	

Alexis Wynns Harriott, A.B.,	Turk's Island, West Indies.
George Dallas Seely,	Honesdale, Pa.
Assistant Examiner, Patent Office, Washington, D. C.	
George Hazard Smith,	New London, Conn.
Sutherland Douglas Twining, M.D.,	306 West Indiana st., Chicago, Ill.

1860.

Clifford Coddington.	_____
Alfred William Hearn, M.D.	_____
Edwin Hutchinson, M.D.,	224 Genesee st., Utica, N. Y.
*Edward Augustus Manice, A.B.,	*1877.
Joseph Addison Rogers, C.E.	_____
Walter Scott Sheaffer,	Pottsville, Pa.
Mining Engineer.	

1861.

Oscar Dana Allen, Ph.D.,	New Haven, Conn.
Professor of Chemistry and Metallurgy, Sheffield Scientific School of Yale College.	
Hezekiah Bissell,	American Society of Civil Engineers, New York City.
Master of Maintenance of Way, Boston and Maine R. R., Salem, Mass.	
Charles W. Burrage,	Portland, Oregon.
Civil Engineer.	
José Filomenos Cifuentes,	Copiapo, Chili.
Salomé Martinez,	Matanzas, Cuba.
Gideon Emmett Moore, Ph.D.,	69 Liberty st., New York City.
Chemist, New York City.	
Carrington Howard Raymond.	_____
Joshua Sands.	_____
Eugene Schuyler, A.B., Ph.D., LL.D.,	1024 17th st., Washington, D. C.
Arthur Williams Wright, A.B., Ph.D.,	New Haven, Conn.
Professor of Molecular Physics and Chemistry, Yale College.	

1862.

Charles Henry Bunce,	Hartford, Conn.
Civil Engineer and City Surveyor.	
Juan Grifan,	Santiago de Cuba, Cuba.
Clarence King,	18 Wall st., New York City.
Mining Engineer and late Director U. S. Geological Survey.	
Daniel Smith Mead,	Greenwich, Conn.
Attorney at Law and Judge of Probate Court.	
Samuel Parsons, Jr.,	76 Bible House, New York City.
Landscape Architect.	
Hubert Cowles Ward,	Los Angeles, Cal.
Civil Engineer.	

1863.

Josiah Willard Gibbs, A.B., Ph.D., Professor of Mathematical Physics, Yale College.	New Haven, Conn.
Watson Andrews Goodyear, Civil and Mining Engineer.	New Haven, Conn.
Arnold Hague, Geologist, U. S. Geological Survey.	Washington, D. C.
Landon Ketchum.	_____
*Ignatio Megia,	*1865.

1864.

Charles Bill,	Springfield, Mass.
Robert Long Brownfield, Brownfield & Co., Commission Merchants.	103 N. Water st., Philadelphia, Pa.
Beverly Scott Burton, Ph.D.,	Munich, Bavaria.
Edwin Wallace Carpenter, Secretary Firemen's Fund Insurance Co.	Beverly, Cal.
Ellsworth Daggett, Mining Engineer.	Box 1088, Salt Lake City, Utah.
Frederick Farnsworth, M.D., Petroleum Refiner.	226 Walnut st., Philadelphia, Pa.
Albert Hiller Roffe, A. H. Roffe & Co., Subscription Agency.	11 Broomfield st., Boston, Mass.
Henry Dyer Tiffany,	Fox Homestead, Fox Corner, Station R, New York City.
Arthur Van Harlingen, M.D., Professor of Dermatology, Philadelphia Polyclinic.	129 S. 15th st., Philadelphia, Pa.

1865.

William Henry Glenny, Merchant.	Buffalo, N. Y.
Charles Holt, Henry Holt & Co., Publishers.	29 W. 23d st., New York City.
Francis Jedediah Leavens, Cotton Manufacturer.	Norwich, Conn.
Albert Parsons Massey, Mechanical Engineer.	1700 Wilson ave., Cleveland, O.
Alexander Smith Palmer,	Stonington, Conn.
Sanford Robinson, Civil Engineer.	320 Sansome st., San Francisco, Cal.
Harry Rogers, Banker, Tradesmen's National Bank.	Philadelphia, Pa.
*Theron Skeel, C.E.,	*1878.
James Bennett Stone, C.E., Washburn Manufacturing Co.	Worcester, Mass.
Frederick Folger Thomas, A.B., Superintendent United Verde Copper Mines.	Jerome via Prescott, Arizona.

- *Samuel Reading Throckmorton, A.B., A.M., *1880.
 Martin Van Harlingen, 415 Wyoming st., West Philadelphia, Pa.
 Principal Assistant Engineer, Pennsylvania R. R., Reading, Pa.

1866.

- George Douglass Coit, Norwich, Conn.
 Treasurer, Chelsea Savings Bank.
 *Adrian John Ebell, M.D. *1877.
 Charles Henry Gauss, Sedalia, Mo.
 Wilford Linsly, 51 W. 10th st., New York City.
 Artist.
 Francis Englesby Loomis, A.B., Ph.D., Care of Prof. E. Loomis, New Haven, Ct.
 *Alexander Ufford McAllister, *1874.
 Charles Fraser McLean, A.B., Ph.D., New York City.
 Attorney at Law.
 John Jarvis Matthias, A.B., A.M., New Haven, Conn.
 Shipping.
 Charles Greene Rockwood, Jr., A.B., Ph.D., Princeton, N. J.
 Professor of Mathematics, College of New Jersey.

1867.

- Volney Giles Barbour, Burlington, Vt.
 Professor of Civil Engineering, University of Vermont.
 John Kennedy Beeson, Uniontown, Pa.
 Alfred Caldwell, Wheeling, West Va.
 Attorney General of West Virginia.
 Samuel Hosmer Chittenden, C.E., Corcoran Building, Washington, D. C.
 Chittenden Bros., Civil Engineers and Contractors.
 *Lyman Stewart Ferry, *1869.
 *Peter Houtz Grove, *1875.
 Robert Michael Grove, Danville, Pa.
 President, Grove, Grier & Co., Iron and Steel Boiler and Ship Plates.
 Charles Henry Hubbard, Hartford City, Ind.
 Spoke Manufacturer, Hartford City, Ind.
 William Gilbert Mixer, New Haven, Conn.
 Professor of Chemistry, Sheffield Scientific School of Yale College.
 William Harmon Niles, Boston, Mass.
 Professor of Geology, Massachusetts Institute of Technology.
 William North Rice, A.B., Ph.D., Middletown, Conn.
 Professor of Geology, Wesleyan University.
 Charles Joseph Sheffield, Cleveland, Ohio.
 Sidney Irving Smith, New Haven, Conn.
 Professor of Comparative Anatomy, Sheffield Scientific School of Yale College.
 Daniel Halsey Wells, C.E., Hartford, Conn.
 Actuary and Assistant Secretary, Connecticut Mutual Life Insurance Co.

Joseph Thompson Whittelsey,
Luther Hodges Wood, M.D.,

Box 833, New Haven, Conn.
429 Lawrence st., Denver, Col.

1868.

Wellington Miles Andrew, Farmer.	Orange, New Haven Co., Conn.
Leonard Strong Austin, Chemist, Germania Lead Works, Salt Lake City, Utah.	Stratford, Conn.
George Franklin Bailey, Locating Engineer, B. & M. & R. R., Lincoln, Neb.	Rutland, Vt.
Samuel Atkins Barbour, Superintendent, Spar Consolidated Mine.	Aspen, Col.
Frederick Converse Beach, Editor and President, N. Y. Amateur Photographic Society.	361 Broadway, New York City.
James DeTrafford Blackstone, Manufacturer.	Norwich, Conn.
†Eugene Stuart Bristol, Treasurer, U. S. Pin Co.	65 Elm st., New Haven, Conn.
Albert Gardiner Clark, LL.B., Attorney at Law.	407 W. 6th st., Cincinnati, Ohio.
Henry Marchant Dudley,	Whitinsville, Mass.
Henry Turner Eddy, A.B., C.E., Ph.D., Professor of Mathematics and Astronomy, University of Cincinnati.	Cincinnati, Ohio.
Barton Darlington Evans, Editor.	West Chester, Pa.
Edward Forsyth Finney, Chief Clerk, Board of Public Improvements.	City Hall, St. Louis, Mo.
James Fowler, Lake Superior Elevator Co.	Duluth, Minn.
James Terry Gardiner, Director of New York State Survey.	Albany, New York.
Frank Morton Guthrie, General Agent, Grand Rapids & Indiana R. R.	113 Vine st., Cincinnati, Ohio.
John Corey Hersey, Entry Clerk, Naval Office.	U. S. Custom House, New York City.
Rev. George Anson Jackson.	
Joseph Scott McKell, Importer of China, Glass and Queensware.	Chillicothe, Ohio.
Charles Kinney Needham, C.E.,	Louisville, Ky.
Frederick George Noonan, Commission Merchant.	Milwaukee, Wis.
Lyman Bradley Parshall, Stock Raising, Kansas.	Farman Village, N. Y.
William Wallace Redfield,	St. Paul, Minn.
Alexander Renick, Vice-President, First National Bank.	Chillicothe, Ohio.
*Joseph Perkins Rockwell,	*1885.

*Louis Bridge Stone,	*1871.
Samuel Swift, M.D.,	Yonkers, N. Y.
Henry Shaler Williams. Ph.D.,	Ithaca, New York.
Professor of Paleontology, Cornell Univ., and Assistant Geologist U. S. Geol. Survey.	

 1869.

William Greene Abbot,	Hartford, Conn.
Secretary of the Connecticut Mutual Life Insurance Co.	
Wilbur Olin Atwater, A.B., Ph.D.,	Middletown, Conn.
Professor of Chemistry, Wesleyan University.	
William Richardson Belknap,	Louisville, Ky.
W. B. Belknap & Co.	
Roman Augustus Bissell.	Detroit, Mich.
Assistant Treasurer and Cashier of Riverside Storage Co.	
Charles Augustus Brinley,	247 S. 16th st., Philadelphia, Pa.
Superintendent of Sugar Refinery.	
Francis Dudley Buck, M.D.,	43 W. 29th st., New York City.
Andrew Dwight Chidsey,	Easton, Pa.
Manufacturer of Paints.	
Clarence Marcellus Clarke,	501 Stanton Place, Washington, D. C.
Civil Engineer.	
Frederick Smillie Curtis,	Brookfield Centre, Fairfield Co., Conn.
Teacher.	
Augustus Jay DuBois, C.E., Ph.D.,	New Haven, Conn.
Professor of Civil Engineering, Sheffield Scientific School of Yale College.	
Joseph Robinson Folsom, N. Y. Athletic Club, 6th ave. & 55th st., New York City.	
Publisher, 751 Broadway, New York City.	
Albert Banks Hill, C.E.,	City Hall, New Haven, Conn.
City Engineer, Department of Public Works.	
Joseph Coerten Hornblower,	Vernon Row, Washington, D. C.
Hornblower & Marshall, Architects.	
Nelson Powell Hulst, A.B., Ph.D.,	300 Knapp st., Milwaukee, Wis.
Mining Engineer.	
*Edward Whiting Johnson,	*1878.
Joseph Goodhue Kendall.	
*Charles Byron Koon,	*1885.
Houston Lowe,	Dayton, Ohio.
Lowe Bros., Paints and Glass.	
Edward Thomson Nelson, A.B., Ph.D.,	Delaware, Ohio.
Professor of Natural History, Wesleyan University.	
Henry Hoyt Perry,	Southport, Conn.
Insurance Agent.	
George Henry Perkins, A.B., Ph.D.,	Burlington, Vt.
Professor of Natural History, University of Vermont.	
Charles Henrique Pope,	515 N. Main st., St. Louis, Mo.
Deere, Mansur & Co.	
Joseph John Skinner, C.E., Ph.D.,	Ithaca, N. Y.

Robert Schuyler Van Rensselaer, Civil Engineer.	Uniontown, Fayette Co., Pa.
Charles Alva Weed, Wholesale Manufacturer of Clothing.	83 Court st., Binghamton, N. Y.
William Robert White,	Philadelphia, Pa.
Horace Franklin Whitman, Stephen Whitman & Son.	12th & Market sts., Philadelphia, Pa.
Willard Wendell Wight, Civil Engineer.	Natick, Mass.
†Frederick Everett Willits, Farmer.	Glen Cove, Queens Co., L. I.

1870.

James Whitin Abbott, A.B., Mining Engineer.	Lake City, Col.
Henry Moore Bailey,	Louisville, Ky.
Charles Thurston Ballard,	Louisville, Ky.
Thomas Gray Bennett, Vice-President of Winchester Repeating Arms Co.	New Haven, Conn.
Townshend Stith Brandegee, Civil Engineer.	Berlin, Conn.
Daniel Seymour Brinsmade, Engineer Ousatonic Water Co.	Birmingham, Conn.
Charles Peter Brooks, Civil Engineer and U. S. Deputy Mineral Surveyor.	Salt Lake City, Utah.
Thomas Elwood Calvert,	Newtown, Pa.
*Frederick Hosea Churchill, LL.B.,	*1881.
Dorr Clarke, Stock Raising, Spearfish, Dakotah.	Green Bay, Wis.
Alfred Ronald Conkling, LL.B., Attorney at Law.	27 E. 10th st., New York City.
Justus Herbert Grant, Civil Engineer, Ellsworth Luther & Co.	Rochester, New York.
Charles Sheldon Hastings, Ph.D., Professor of Physics, Sheffield Scientific School of Yale College.	New Haven, Conn.
William Alfred Hinds, Secretary of Oneida Community, limited.	Community, Madison Co., N. Y.
Edward Van Buren Hoes, Union National Bank.	Chicago, Ill.
William Rufus Hopson, Wholesale Grocer.	Bridgeport, Conn.
Henry Correll Humphrey, Chemist, 34 Dey st., New York City.	36 E. 62d st., New York City.
Augustus Washington Littleton, Superintendent of Quincy Gas Co.	Quincy, Ill.
*Francis Asbury Lowe,	*1883.
†William Dennis Marks, C.E., Professor of Mechanical Engineering, University of Pennsylvania.	Philadelphia, Pa.

Arthur Woods Rice, City Engineer and President of Water Board.	New Britain, Conn.
George Douglass Roseberry,	Pottsville, Pa.
Alfred Stanton,	Sligo, Md.
Clarence Augustus Warren, Merchant.	611 W. Main st., Louisville, Ky.
John George Watson, Superintendent Watson Manufacturing Co., Agricultural Implements.	Ayr, Canada.

1871.

Horace Andrews, C.E., Assistant, New York State Survey.	State Survey Office, Albany, N. Y.
Edwin Faxon Bacon,	Newark, N. Y.
Luther White Burt, Civil Engineer.	330 Main st., Hartford, Conn.
George Benjamin Chittenden, C.E., Chittenden Bros., Engineers and Contractors.	Corcoran Building, Washington, D. C.
Russell Wheeler Davenport, Superintendent of Midvale Steel Co.	Nicetown, Philadelphia, Pa.
William Cecil Durand, Farming.	Milford, Conn.
Charles Hascall Dwinelle, Lecturer on Practical Agriculture, University of California.	Berkeley, Alameda Co., Cal.
Charles Addison Ferry, First Assistant City Engineer.	City Hall, New Haven, Conn.
Charles Henry Greene, President of the Standard Nail and Iron Co.	Cincinnati, Ohio.
*Charles Woodford Griswold,	*1878.
Bernard James Harrington, A.B., Ph.D., Greenshields Professor of Chemistry and Mineralogy, McGill University.	Montreal, Canada.
George Macculloch Keasbey, LL.B., Assistant U. S. Attorney, District of N. J.	Newark, N. J.
Joseph Frederick Klein, D.E., Professor of Mechanical Engineering, Lehigh University.	Bethlehem, Pa.
George Granville Lobdell, Lobdell Car Wheel Co.	Wilmington, Del.
Thomas William Mather, D.E., Instructor in Mechanical Engineering, Sheffield Scientific School of Yale College.	New Haven, Conn.
Mansfield Merriman, C.E., Ph.D., Professor of Civil Engineering, Lehigh University, Acting Assistant U. S. Coast and Geodetic Survey.	Bethlehem, Pa.
Alfred Lewis Moore, Vice-President of La Belle Wagon Works.	Fond du Lac, Wis.
*Daniel Hobart Pierpont,	*1874.
*Ferdinand Eugene Powell,	*1872.
John Franklin Quigley, Manufacturer of Wood Pulp.	Niagara Falls, N. Y.
Frederick Lockwood Sanford,	New Haven, Conn.

†Henry Bradford Sargent, Sargent & Co., Manufacturers of Hardware.	New Haven, Conn.
Edward Clinton Terry, Manufacturer.	Hartford, Conn.
Henry Degen Ziegler, Hannis Distilling Co.	218 S. Front st., Philadelphia, Pa.

1872.

Jacob Jackson Abbott, C.E., Civil and Mining Engineer.	Lake City, Huisdale Co., Col.
James Peter Bogart, Engineer, Connecticut Shell Fisheries Commission.	New Haven, Conn.
Wheeler DeForest Edwards, A.B., LL.B.	_____
Joseph Ridgway Gawthrop, Manufacturer of Fertilizers.	Kennett Square, Pa.
William Saunders Green, Treasurer of the Standard Nail and Iron Co.	200 Main st., Cincinnati, Ohio.
*George Wesson Hawes, Ph.D.,	*1882.
Daniel Webster Hering, C.E., Professor of Mathematics, Western Medical College.	Johnsville, Westminster, Md.
Charles Lewis Johnson, Secretary of the Candee Rubber Co.	New Haven, Conn.
Cassius William Kelley, A.B., Assistant City Engineer.	18 City Hall, New Haven, Conn.
Samuel Trevor Knapp, Jr., Banker and Broker, 43 Exchange Place.	Box 3735, New York City.
Harrison Wheeler Lindsley, C.E., Architect.	15 Elm st., New Haven.
Frank Oscar Maxson, C.E., Civil Engineer, U. S. Navy, U. S. Naval Station, Port Royal, S. C.	647 E. Capitol st., Washington, D. C.
Robert Douglass Milholland Maxwell, LL.B., Attorney at Law.	615 Walnut st., Phila., Pa.
George Noyes Miller.	_____
Charles Theodore Morse, LL.B., Attorney at Law.	851 Chapel st., New Haven, Conn.
*Thomas Perkins Nevins,	*1875.
Theophil Mitchell Prudden, M.D., Director of the Physiological and Pathological Laboratory, College of Physicians and Surgeons.	114 E. 26th st., New York City.
Thomas Hubbard Russell, M.D., Professor of Therapeutics and Materia Medica, Yale Medical School.	137 Elm st., New Haven, Conn.
†Rev. Charles Austin Tibbals,	345 State st., Brooklyn, N. Y.
*Daniel Wardwell Wardwell.	*1878.
Frederick Floyd Weld, City Engineer.	Waterbury, Conn.
Richard Chapman Weldon, Ph.D.	_____
William Brenton Welling, Broker.	18 Wall st., New York City.
Thomas Wallace Wright, A.M., C.E.,	Galt, Canada.

1873.

- John Winthrop Auchincloss,
Merchant, Auchincloss Bros. 4 W. 49th st., New York City.
- Edgar Henry Summerfield Bailey, Ph.D.,
Professor of Chemistry, University of Kansas. Lawrence, Kansas.
- Alva Weed Brown,
Insurance, 145 Broadway. Box 2644, New York City.
- Moses Bulkley,
Bulkley, Dunton & Co. 74 John st., New York City.
- Fillmore Cogswell, Marbledale, Conn.
- William Righter Comings, 128 Queen Victoria st., London, England.
Engineers' and Patentees' Agents.
- William Allen Cowles, Patent Office, Washington, D. C.
- *Charles Adams Cragin, *1878.
- Neville B. Craig, A.B. Pittsburgh, Pa.
- Robert J. Currey, Dixon, Solano Co., Cal.
Wheat and Stock raising.
- Francis Urquhart Downing, A.B., D.E., Columbus, Ga.
Mechanical Engineer and Draughtsman.
- Harry Taylor Gause, Wilmington, Del.
Vice-President & Secretary of the Harlan & Hollingsworth Co., Steamship & Car Builders.
- Edward Julius Hall, 637 N. Broad st., Elizabeth, N. J.
President of the Perth Amboy Terra Cotta Co., 80 Astor House, New York.
- Henry Sheaff Hoyt, LL.B., Staatsburgh, Dutchess Co., N. Y.
Counselor-at-Law, 20 N. Washington sq., New York City.
- Robert Jaffray, Jr., 7 W. 46th st., New York City.
W. R. Grace & Co., 142 Pearl st.
- William Hampton Jenks, D.E., Brockville, Jefferson Co., Pa.
Iron Founder and Machinist.
- Charles Rockwell Lanman, A.B. Ph.D., Cambridge, Mass.
Professor of Sanskrit, Harvard University.
- George Christopher Moore, New Haven, Conn.
Draughtsman, F. C. & A. E. Rowland.
- William Josiah Parks, Brooklyn, N. Y.
W. M. Parks & Son, 26 New st., New York City.
- Andrew Wheeler Phillips, A.M., Ph.D., New Haven, Conn.
Professor of Mathematics, Yale College.
- *Benjamin Pomeroy, *1875.
- Samuel Rockwell, 120 Broadway, New York City.
Civil Engineer, St. Paul, Minn.
- Amory Edwards Rowland, New Haven, Conn.
Manufacturer of Machinery.
- Edgar Camp Savage, Meriden, Conn.
Meriden Britannia Co.
- William Lucien Scaife, C.E., 39 Water st., Pittsburg, Pa.
Chairman of Scaife Foundry and Machine Co., Limited.
- Alfred Lewis Sellers, 32d and Walnut sts., Philadelphia, Pa.

Charles Thompson Smith,	121 W. 39th st., New York City.
Treasurer of the Geo. W. Allen Co., Limited.	
*Louis Rodney Taylor,	*1882.
Edward Allen Wilson, A.B.	
Henry Goodrich Wolcott, LL.B.,	Fishkill-on-Hudson, N. Y.

1874.

Henry Prentiss Armsby, Ph.D.,	Madison, Wis.
Professor of Agricultural Chemistry, University of Wisconsin.	
Nathan Edward Beckwith,	New Haven, Conn.
Farmer, San Jose, Cal.	
Jacob Alexander Bezjian,	Aintab, Syria.
Professor of Physical Science, Central Turkey College.	
Charles Cook Brewster,	Buffalo, N. Y.
Northrop, Mathews & Co., Publishers, 179 Washington st.	
Edward Brush,	116 Pearl st., N. Y.
Empire Refining Co.	
Arthur Bucklin Claffin,	73 High st., Boston, Mass.
Merchant, Newtonville, Mass.	
Charles Benjamin Dudley, A.B., Ph.D.,	Altoona, Pa.
Chemist to the Pennsylvania R. R. Co., Altoona, Pa.	
Augustus Hjalmar Edgren, Ph.D.,	Sweden.
Professor of Sanscrit, University of Lund.	
Franklin Edwards,	11 Wall st., N. Y.
Broker, Soutter & Co.	
Charles Howard Fitch, D.E.,	Macon, Ga.
Mechanical Engineering, New Haven, Conn.	
Edwin Horace Forbes,	Holyoke, Mass.
Principal of the Holyoke High School.	
*LeRoy Gale, M.D.,	*1883.
Jacob Houtz Grove,	Danville, Pa.
Manufacturer of Pig Iron, Fredericksburg, Pa.	
Vincent Gilpin Hazard,	Wilmington, Del.
Draughtsman, Pusey Jones & Co.	
Frazier Davenport Head,	79 Sachem st., New Haven, Conn.
Counselor at Law, 1455 Q st., Washington, D. C.	
Frank Leroy Holt, LL.B.,	Bridgeport, Conn.
Attorney at Law.	
Allen Brewer Howe, Ph.D.,	Troy, N. Y.
Chemist, Howe & Co.	
Henry Hun, M.D.,	33 Elk st., Albany, N. Y.
Lecturer on Nervous Diseases, Albany Medical College.	
Lorenzo M. Johnson, C.E.,	Box 109, Eagle Pass, Texas.
General Manager of the Mexican International R. R. Co.	
Henry Jarvis Kellogg,	Waterbury, Conn.
Assistant City Engineer.	
Charles Hittell Killinger, LL.B.,	Lebanon, Pa.
Attorney at Law.	

- *Beverly Livingstone, M.D., *1883.
 Joseph Taplin Lovewell, A.B., Ph.D. Topeka, Kan.
 William Pitt Lynde, Jr., LL.B., 102 Wisconsin st., Milwaukee, Wis.
 Attorney at Law, Finches, Lynde & Miller.
 William McGrath, 41 William st., Hartford, Conn.
 Proprietor of the New Haven Awning Works, 844 Chapel st., New Haven, Conn.
 Charles James Morse, C.E., Youngstown, Ohio.
 Chief Engineer of the Morse Bridge Co.
 George Smith Needham, LL.B., Richmond, Ind.
 H. G. Newhall, San Francisco, Cal.
 Attorney at Law.
 Eugene Ernest Osborn, LL.B., Ishpenning, Mich.
 Attorney at Law.
 Richard Deane Arden Parrott, Orange Co., N. Y.
 Manufacturer of Pig Iron, Greenwood Iron Works.
 Claudius Victor Pendleton, Yantic, Conn.
 Civil Engineer.
 Walter Brewster Platt, M.D., F.R.C.S., 165 Park ave., Baltimore, Md.
 Demonstrator of Surgery, University of Maryland, Surgeon to Bay View Hospital
 George Coffin Power, 309 Sansome st., San Francisco, Cal.
 Superintendent and Engineer, Newhall Land and Farming Co., Santa Maria, Cal.
 William Spencer Pratt. _____
 †William Henry Reynolds, New Haven, Conn.
 Reynolds & Co.
 William Rockwell, LL.B., Equitable Building, 120 Broadway, New York City.
 Attorney at Law, Rockwell, Pearson & Osborne.
 William Arthur Rogers, Higgins Block, Cincinnati, Ohio.
 Senior member of Rogers, Brown & Co., Pig Iron Manufacturing.
 John Muirhead Stewart, Peekskill, N. Y.
 Civil Engineer, Aqueduct Commission, Dobbs Ferry, N. Y.
 Francis Hill Stillman, 470 Grand st., New York City.
 Manufacturer of Hydraulic Machinery, Watson & Stillman.
 *William Richardson Upham, M.D., *1882.
 Simeon Harrison Wagner, LL.B., 70 Church st., New Haven, Conn.
 Attorney at Law.
 *John Charles Weber, *1881.
 Marcelon Sylvester Wilson. _____

1875.

- Charles Henry Alling, Birmingham, Conn.
 Woolen Manufacturer.
 Launcelot Winchester Andrews, Ph.D., F.C.S., Ames, Iowa.
 Professor of Theoretical and Analytical Chemistry, Iowa Agricultural College.
 Moses Bradstreet Bradford, 335 Jersey st., Buffalo, N. Y.
 Barnes, Hengerer & Co.
 John Gilbert Bramley, LL.B., Jordan, Onondaga Co., N. Y.
 Attorney at Law and Civil Engineer.

- George Loomis Brownell, 16 Union st., Worcester, Mass.
 Manufacturer of Machinery.
- Amos Avery Browning, LL.B., Norwich, Conn.
 Browning & Crandall.
- Charles Stuart Bunce, Glastonbury, Conn.
- Francis Taylor Chambers, Philadelphia, Pa.
 Harding & Chambers.
- Edward Benjamin Chandler, San Antonio, Texas.
 Loan and Real Estate Agent.
- Russell Henry Chittenden, Ph.D., New Haven, Conn.
 Professor of Physiological Chemistry, Sheffield Scientific School of Yale College.
- William Alexander Christie, Newport, R. I.
- Arthur Eugene Clark, LL.B., Batavia, N. Y.
 Attorney at Law.
- †George Rufus Cooley, LL.B., 82 Church st., New Haven, Conn.
 Attorney at Law.
- Chambers McKibbin Craig, Dublin, Ga.
 Civil Engineer.
- James Cunningham, 327 Sansome st., San Francisco, Cal.
 Cunningham, Curtis & Welch, Wholesale Stationery.
- Charles William Fenn, Cleveland, Ohio.
 Assistant Engineer, L. S. & M. S. R. R.
- *Charles Hamilton Fox, *1880.
- *James Freeland, *1880.
- Luther Henry Gager, Palmer, Mass.
 Civil Engineer, Flynt Building & Construction Co.
- Livingston Gifford, LL.B., 297 Bergen av., Jersey City, N. J.
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- William Cornelius Hall, 80 Astor House, New York City.
 Vice-President of the Perth Amboy Terra Cotta Co.
- Henry Mortimer Hastings, 68 W. 5th st., Oswego, N. Y.
 Milling.
- Alfred Pell Haven, N. Y. World office, New York City.
 Reporter, New York World.
- Charles Hildebrand, D.E., Hartford, Conn.
 Assistant Actuary, Connecticut Mutual Life Insurance Co.
- William Read Howe, LL.B., Orange, Essex Co., N. J.
 Counsellor at Law.
- Thomas Douglas Hoxsey, Paterson, N. J.
 Paymaster, U. S. N.
- Julian Kennedy, Pittsburg, Pa.
 Manager of the Lucy Furnaces.
- Edward Austin Kent, A.A.I.A., 274 Delaware av., Buffalo, N. Y.
 Architect.
- George Reinard Kleeberger, San Jose, Cal.
 Professor of Natural History, State Normal School.
- *Wells Cushman Lake, *1876
- Charles Purdy Lindsley, M.D., 15 Elm st., New Haven, Conn.
- Blanchard Lynde, M.D., Milwaukee, Wis.

- Clarence Fake McMurray, Hartford, Conn.
McMurray & Stoughton, Manufacturers of Power Transmitting Machinery.
- Burton Mansfield, LL.B., 4 Law Chambers, New Haven, Conn.
Attorney at Law.
- John Charles Olmsted, Brookline, Mass.
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- Edward Day Page, 66 Leonard st., New York City.
Faulkner, Page & Co., Dry Goods Commission.
- Frederic Noah Pease, Box 222, Altoona, Pa.
Assistant Chemist, Pennsylvania R. R. Co.
- *Dwight Edward Pierce, C.E., *1885.
- William Arthur Pratt, 808 N. 21st st., Philadelphia, Pa.
Assistant Engineer, Pennsylvania R. R. Co.
- William Shugard Righter, 978 Broad st., Newark, N. J.
Mechanical Engineer.
- Rev. Walter Coe Roberts, Ansonia, Conn.
Rector of Christ Church.
- Richard Sharpe, Jr. Wilkesbarre, Pa.
Manager of the Wyoming Valley Manufacturing Co.
- Clarence Hoyt Stilson, 147 Edwards st., New Haven, Conn.
Architect.
- Jared Sidney Torrance, Gowanda, N. Y.
Banking and Real Estate.
- Frederic Moncrieff Turnbull, M.D., 41 School st., Boston, Mass.
Physician and Artist, 15 Joy st.
- Samuel Traquair Tyson, King of Prussia, Montgomery Co., Pa.
Mining Engineer.
- *George Leland Upham, LL.B., *1882.
- Alonzo Earl Wemple, 537 Broadway, New York City.
Manufacturer of Window Shades.
- William Rodman Wharton, 911 Pine st., Philadelphia, Pa.
Wm. Wharton, Jr. & Co., Builders of Street Railways and Railway Supplies.
- Alfred Newton Wheeler, LL.B., New Haven, Conn.
- Henry Stacy Whipple, Birmingham, Conn.
Civil Engineer, Derby Gas Co.
- Edward Luther White, Bridgeport, Conn.
Paper Box Manufacturer.
- George Horace Wilcox, Meriden, Conn.
Meriden Britannia Co.
- Kenjiro Yamagawa, Tokio, Japan.
Professor of Physics, University of Tokio.

1876.

- *David Root Alden, *1882.
Halsey Warren Allen, Jersey City, N. J.
- Eveline Marcelon Andrews, Moosup, Windham Co., Conn.
Architect.
- Charles Eben Bacon, Middletown, Conn.

- Edward Alexander Bouchet, A.B., Ph.D., 830 Lombard st., Philadelphia, Pa.
Professor of Natural Science, Philadelphia High School.
- Charles Loring Brace, St. Paul, Minn.
Engineer C. St. P. & O. R. R.
- Frank Elwood Brown, Redlands, San Bernardino Co., Cal.
Civil Engineer and Real Estate Agent.
- William McCulloh Brown, Box 41, Oakland, Garrett Co., Md.
Stock Raising.
- Will Browning, M.D., 54 Lefferts place, Brooklyn, N. Y.
- Walter Cleveland Butler, Lugonia, San Bernardino Co., Cal.
Fruit Raising.
- Lloyd Joseph Caswell, Norwich Conn.
Assistant Superintendent of Bridges and Buildings, Missouri Pacific R. R., Denison, Texas.
- John Henry Chapman, 44 Mason Building, Kilby st., Boston, Mass.
Architect.
- Sidney Williams Clark, 799 Asylum st., Hartford, Conn.
W. N. Pelton & Co., Dry Goods.
- John Moffat Cunningham, Organ, New Mexico.
Mining Engineer.
- Edward Salisbury Dana, A.B., Ph.D., New Haven, Conn.
Assistant Professor of Natural Philosophy, Yale College.
- Frederick Perkins Dewey, National Museum, Washington, D. C.
Curator of Metallurgy.
- George Cornwell Dunham, 36 Wallace st., New Britain, Conn.
Civil Engineer.
- Stanly Forbes, 214 Sansome st., San Francisco, Cal.
Civil Engineer.
- Edward Livingston Ford, Youngstown, Ohio.
General Superintendent of the Youngstown Steel Co.
- Porter Dwight Ford, Tacony, Pa.
Supervisor, Division C, New York Division of the Pennsylvania R. R. Co.
- Edward Jasper Francke, 120 Front st., New York City.
Francke Sons & Co., Sugar Commission Merchants.
- Robert Jackson Gibson, M.D., Fort Winfield Scott, San Francisco, Cal.
First Lieutenant and Assistant Surgeon U. S. A.
- John Hays Hammond, 56 Wall st., New York City.
Mining Engineer, 318 Pine st., San Francisco, Cal.
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Banker, Francis B. Peabody & Co., Mortgage Loans.
- Randell Hunt, St. Paul, Minn.
Civil Engineer, Fargo, Dakota T.
- Edward Hine Johnson, 5th and Library sts., Philadelphia, Pa.
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- Rev. Solomon Kohn.
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- Calvin Morgan McClung, A.B.,
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- John Robert Paddock,
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- William Beach Palmer, Greenville, Darke Co., Ohio.
- Edward Larned Ryerson,
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- *William Babcock Sawyer, *1880.
- Charles David Seeberger,
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- Frederick William Vanderbilt,
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- Charles Williams VanVleck, Gainesville, Ga.
- Charles Alexander Watson, Box 924, Meriden, Conn.
- Frederick Wood,
Assistant Engineer, Penna. R. R., 233 S. 4th S., Philadelphia, Pa. Norwalk, Conn.
- Thomas Yeatman, St. Louis, Mo.

 1877.

- William Whittlesey Abbott,
Principal of High School, Sheffield, Mass. Youngsville, Pa.
- William Henry Backus,
Orange and Raisin Grower. Riverside, San Bernardino Co., Cal.
- George Henry Bartlett, New Britain, Conn.
- Morris Burke Belknap,
W. B. Belknap & Co., Hardware. Louisville, Ky.
- Bernard Berens, M.D., 1910 Arch st., Philadelphia, Pa.

Arthur Lewis Betts, Engineer, Kingston Water Works.	Norwalk, Conn.
Frank Lewis Bidwell, Civil Engineer, Missouri Pacific R. R.	Kansas City, Mo.
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John Edwards Buddington, Civil Engineer, N. Y., N. H. & H. R. R.	281 Crown st., New Haven, Conn.
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John Elisha Morpeth Hall, LL.B.,	167 Broadway, New York City.
William Stanley Hine, Lithographer and Publisher.	150 Broadway, New York City.
Walter Holcomb, LL.B.,	591 Lincoln av., St. Paul, Minn.
Horace Cobb Howard,	Townshend, Vt.
Joseph Paxson Iddings, Assistant Geologist, U. S. Geological Survey, Washington, D. C.	Orange, N. J.
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- Nathanael Chapin Ray, Omaha, Neb.
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- Francis Rawlinson Read, Hartford, Conn.
- Lucius Waterman Robinson, 255 Ferry st., New Haven, Conn.
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- Thomas Fitch Rowland, Jr., 199 Keap st., Brooklyn, N. Y.
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- James Alvin Scott, Wallingford, Conn.
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- William Thompson Sedgwick, Ph.D., Boston, Mass.
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- Charles Dwight Smith, Plantsville, Conn.
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- Arthur John Tenney, M.D., Branford, Conn.
- Allen Mason Thomas, M.D., Wickford, R. I.
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- James Harold Wickersham, Lancaster, Pa.
Manager Inquirer Printing Co.
- Albert Daniel Wilson, Cerro, Taos Co., New Mexico.
Stock Raising.
- George Leverett Wilson, C. E., Danielsonville, Conn.
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 1878.

- William Day Allen, 251 Lake st., Chicago, Ill.
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- Seymour Landon Alvord, West Winsted, Conn.
Superintendent of the Empire Knife Co.
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Mitchell & Hungerford.
- *John Luis Blackmore, *1881.
- Edward Everett Brewster, West Cornwall, Litchfield Co., Conn.
Chemist, Menominee Mining Co., Iron Mountain, Mich.
- Fayette Williams Brown, LL.B., Yonkers, N. Y.

- William Tyler Browne, M.D., Lisbon, Conn.
- Lucien Lowber Burrows, Decatur, Ill.
Secretary and Treasurer of Crane Roller Skate Co.
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Agent of the New England Granite Works.
- William Grover Chapin, Somers, Conn.
Draughtsman, Joseph Edwards & Co., 414 Water st., New York City.
- Robert Williams Chapin, LL.B., New London, Conn.
Mills Building, New York City.
- †Charles Samuel Churchill, 257 Franklin st., New Haven, Conn.
Assistant Engineer, Reading & Pottsville R. R., Pottsville, Pa.
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Professor of Natural History, Williams College.
- Walter Linsley Cowles, Youngstown, Ohio.
Assistant Engineer, Morse Bridge Co., Youngstown, Ohio.
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- Oswin Hart Doolittle Fowler, LL.B., Wallingford, Conn.
- Cadmus Zaccheus Gordon, LL.B., Brookville, Jefferson Co., Pa.
- Leonard Vassall Greene, Norwich, Conn.
- Ralph Augustus Harman, 631 Euclid av., Cleveland, Ohio.
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- George Stewart Hegeman, LL.B., 111 W. 34th st., New York City.
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- †Charles Betts Hillhouse, 409 Produce Exchange Building, New York City.
Grain Merchant.
- Robert Samuel Hulbert, West Winsted, Conn.
Manufacturer.
- Thomas Mastin Jacks, Jr., Helena, Ark.
Merchant and Planter.
- Frederick Beckwith Jillson, Whitehall, N. Y.
N. Y. & Lake Champlain Transportation Co.
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Planter.
- *George Webb Mason, *1881.
- William James Perry Moore, H. R. Worthington, Box 2227, New York City.
114 Queen Victoria st., London E. C., England.
- Frank Turner Morehead, Box 2227, New York City.
Iron Manufacturer, Pittsburg, Pa.
- *George Henry Potts, *1881.
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- Charles Theodore Richmond, Springfield, Mass.
U. S. Deputy Collector of Internal Revenue, North Adams, Mass.
- Edward Kilbourn Roberts, M.D., 244 Grand st., New Haven.

- Edward Hubbard Russell, Park City, Utah; C. A. Stetefeldt, 63 B'way, N. Y. City.
Secretary and Superintendent of the Bullionville Smelting Co., Bullionville, Lincoln
Co., Nevada.
- Edward Herndon Smith, Urbana, Champaign Co., Ill.
J. H. Pearson & Co., Lumber Merchants, Chicago, Ill.
- William Annin Vliet, Cleveland. Ohio.
Vliet, Nutt & Co., Petroleum Refiners.
- Ebin Jennings Ward, C.E., Chicago, Ill.
- Edmund Beecher Wilson, Ph.D., Bryn Mawr, Pa.
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- Francis Dana Winslow, LL.B., Hotel Shelburn, 5th av., New York City.
Broker, N. Y. Stock Exchange.

1879.

- †Harry Washington Asher, LL.B., 157 Church st. New Haven, Conn.
Driscoll & Asher.
- William Montgomery Atwater, New Haven, Conn.
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- Malcolm Booth, Cheshire, Conn.
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- William James Comstock, Toledo, Ohio.
Munich, Bavaria.
- Albert William Congdon, 104 Lefferts place, Brooklyn, N. Y.
Broker, 48 Broad st., New York City.
- John Howard Cromwell, Cranford, N. J.
Mechanical Engineer.
- George Clarence Egan, W. M. Egan, Chicago, Ill.
Commission Merchant, San Diego, Cal.
- Emerson Young Foote, LL.B., 113 Park st., New Haven, Conn.
- Norman Norton Fowler, LL.B., Holyoke, Mass.
Hampden Paper Co.
- John Currier Gallagher, LL.B., 69 Church st., New Haven, Conn.
Attorney at Law.
- William Wesley Gibson, West Point, N. Y.
Second Lieutenant U. S. A. and Instructor at West Point Military Academy.
- Frank Hanson Harrison, M.D., 331 W. 59th st., New York City.
- Francis Hillhouse, 42 W. 24th st., New York City.
Hillhouse & Day, 411 N. Y. Produce Exchange.
- Charles De Villiers Hoard, 94 Washington st., Chicago, Ill.
Handy & Co., Examiners of Land Titles.

- Charles Perry Hull, 108 W. Bay st., Jacksonville, Fla.
Land Department Florida R. R. and Navigation Co.
- Edward Hopkins Jenkins, A.B., Ph.D., New Haven, Conn.
Vice-Director and Chemist of the Connecticut Agricultural Experiment Station.
- *John Jewett, *1883.
- Alfred Dennis Lewis, Bridgeport, Conn.
Spring Perch Co.
- George Walker Meeker, 95 Dearborn st., Chicago, Ill.
Coal Merchant, Meeker, Hedstrom & Co.
- Kakichi Mitsukuri, Ph.D., Tokio, Japan.
Professor in the University of Tokio.
- James Boyd Neal, A.B., M.D., Bloomsburg, Pa.
Medical Missionary, Presbyterian Board for Missions, Chee Foo, China.
- Edward Delevan Nelson, 47 W. 25th st., New York City.
Motive Power Department, Penna. R. R., Altoona, Pa.
- Walter Nordhoff, Alpine, Bergen Co., N. J.
Reporter, N. Y. Herald Office.
- Frederick Wallace Paramore, 1626 Lucas Place, St. Louis, Mo.
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- Robert Wilson Patrick, LL.B., Box 437, Omaha, Neb.
Lindsay & Patrick.
- Harold Roorbach, LL.B., Box 3410, New York City.
Publisher, 9 Murray st., New York City.
- George Augustus Saunders, Avon, Hartford Co., Conn.
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- William Seth Silsby, 3 Terrace Row, Seneca Falls, N. Y.
Secretary of the Silsby Manufacturing Co.
- Rufus Henry Skeel, Newburgh, N. Y.
Murray & Allen, Providence, R. I.
- Herbert Eugene Smith, M.D., New Haven, Conn.
Professor of Chemistry and Dean of the Yale Medical School.
- Thaddeus Henry Spencer, Holyoke, Mass.
Manager of the Wauregan Paper Co.
- Isaiah Kidder Stetson, 116 Exchange st., Bangor, Me.
Ship Builder and Wholesale Ice Dealer.
- Daniel Eddy Stone, 514 Euclid ave., Cleveland, Ohio.
United Brass Co.
- *Arthur Stoddard Van Voorhis, LL.B., *1884.
- John Thomas Waring, 81 Green st., New York City.
Waring Manufacturing Co.
- Walter Watson, C.E.
- Albert Lowry Webster, West New Brighton, Staten Is., N. Y.
- Charles Seward Wilcox, Hamilton, Ontario, Canada.
Secretary of the Ontario Rolling Mill Co.
- Walter Smith Williams, Evanston, Ill.
Reich & Williams, Lumber Merchants, Riverdale, Ill.

1880.

- Daniel Sidney Appleton, 3 University Place, New York City.
Publisher.
- Charles Rufus Ayres, Woodmont, Conn.
Bridgeport Brass Co., Bridgeport, Conn.
- Charles Backus Ball, 1426 Pierce Place, Washington, D. C.
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- Roger Clark Ballard Thruston, Ballard and Ballard Co., Lexington, Ky.
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Assistant in City Engineer's Office.
- Joseph Arthur Chanute, Box 750, Leadville, Col.
Assayer and Chemist.
- George Huntington Clark, Boonton, Morris Co., N. J.
Civil Engineer, Morris & Essex Division of D., L. & W. R. R., Hoboken, N. J.
- Arthur Baylies Coffin, M.D., Edgarton, Mass.
Mt. Sinai Hospital, New York City.
- Edward Allen Colby, 107 Orange st., Newark, N. J.
Superintendent Lamp Department, U. S. Electric Lighting Co., New York.
- Frank McAlpine Collin, Benton Centre, Yates Co., N. Y.
Farmer.
- Charles Mabie Crouse, Crouse Building, Syracuse, N. Y.
Real Estate.
- Charles Thompson Dodd, 75 Colony st., Meriden, Conn.
- Arthur Dodge, 28 Crown st., Meriden, Conn.
Meriden Britannia Co
- Thomas Edward Doolittle, Atkinson, Holt Co., Neb.
Stock Raising.
- Jacob Edward Emery, LL.B., Room 16 Exchange Building, New Haven, Conn.
- George Edward Goodspeed, Box 1720, Boston, Mass.
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- John Warren Hardenbergh, 286 Barrow st., Jersey City, N. J.
Hudson County National Bank.
- Louis Maynard Higginson, Eden, Concho Co., Texas.
Francis & Higginson.
- Walter Hitchcock, M.D., Norwalk, Conn.
- Theodore Lanahan Hooper, 2d and Frederick sts., Baltimore, Md.
Manufacturer of Cotton Duck, Rope, Twine, etc.
- Colin Macrae Ingersoll, Jr., 85 Trumbull st., New Haven, Conn.
Civil Engineer, N. Y., N. H. & H. R. R.
- Martin Edward Jensen, Norwich, Conn.
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- David Brown Lewis, Box 790, Yonkers, N. Y.
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Teacher.

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Edward Butler Needham, Manufacturer.	Richmond, Wayne Co., Ind.
George Benjamin Phelps, Jr., M.D., House Surgeon, New York Hospital, New York City.	Watertown, N. Y.
Dwight Porter, Instructor in Drawing, Massachusetts Institute of Technology.	Boston, Mass.
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Edward McNeil Rogers, Mining Superintendent.	Central City, Col.
George Bliss Rogers, Real Estate.	53 Norfolk st., Cambridge, Mass.
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William Bartlett Schofield, Nevada Bank.	301 Montgomery st., San Francisco, Cal.
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Adrian Rowe Wadsworth, Farmer.	Farmington, Conn.
William Candee Warren, Buffalo Commercial Advertiser.	222 North st., Buffalo, N. Y.
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1881.

Charles Francis Adams, Cashier of the First National Bank, Colfax, Washington Territory.	Jessups, Md.
Ethan Allen Andrews, Johns Hopkins University, Baltimore, Md.	Tarrytown, N. Y.
Edward Bailey, Jr., Chas. L. Bailey & Co., Chesapeake Nail Works.	31 S. Front st., Harrisburgh, Pa.
†Frank Lewis Bigelow, Secretary of the Bigelow Co.	New Haven, Conn.
George Frederick Bosworth, Architect, 847 Chapel st., New Haven, Conn.	Milford, Conn.
Lester Paige Breckenridge,	Westfield, Mass.
Charles Sheldon Burnham,	72 Mansfield st., New Haven, Conn.
Howard Field Chappell,	4340 Lake ave., Chicago, Ill.
Charles Manville Downs, M.D.,	9 Wooster Place, New Haven, Conn.

- John Slade Ely, M.D., 331 Fourth ave., New York City.
 George Sherman Folsom, San Francisco, Cal.
 Cashier of the Union Iron Works.
 Seymour Francis Frisick, 48 Prospect st., Hartford, Conn.
 Colt's Patent Fire Arms Manufacturing Co.
 Albert Moses Gerstle, Youngstown, Ohio.
 Henry Holbrook Gladding, New Haven, Conn.
 Assistant City Engineer, City Hall.
 William Loomis Griswold, M.D., Banksville, Fairfield Co., Conn.
 Frederick Jonathan Hiller, Cohoes, N. Y.
 American Hosiery Mills.
 Samuel Higgins, Susquehanna, Pa.
 General Foreman, Susquehanna Shops.
 Blain Jamison, 248 Baronne st., New Orleans, La.
 Cotton Manufacturer, 51 Carondelet st., New Orleans.
 Owyang Keng, 95 Clinton Place, New York City.
 Chinese Consulate.
 Benjamin Franklin Koons, B.A., Sulphur Springs, Ohio.
 Professor of Natural History and Principal of the Storrs Agricultural School,
 Mansfield, Conn.
 Edmund Parker Lord, Renova, Clinton Co., Pa.
 Power Department, Penna R. R. Co., Altoona, Pa.
 Richard Becker Lyon, 395 Crown st., New Haven, Conn.
 Teacher.
 Silas Metzger, 23 Grove st., New Haven, Conn.
 Secretary of the Metzger Rubber Co.
 Edwin Kirtland Morse, Youngstown, Ohio.
 Chief Engineer of the Morse Bridge Co.
 Marcus Daty Munn, LL.B., 31 Washington ave., Minneapolis, Minn.
 Marvin Olcott, Corning, N. Y.
 C. R. Maltby & Bros.
 Francis Stuyvesant Peabody, 107 Dearborn st., Chicago, Ill.
 Oliver Phelps, Canandaigua, N. Y.
 Addison Alexander Righter, Yantic, Conn.
 Mechanical Engineer, Yantic Woolen Mills.
 George Lewis Sargent, LL.B., New Haven, Conn.
 Sargent & Co., Manufacturers of Hardware.
 Louis Jacob Schiller, 7 Sargent's Wharf, Boston, Mass.
 Chemist, Bay State Sugar Refinery.
 Bernard Joseph Shanley, LL.B., 211 Franklin st., New Haven, Conn.
 Frank Augustus Smith, 31 Lyon st., New Haven, Conn.
 John Hayward Trumbull, M.D., Talcahuano, Chili.
 Richard Lindsay Trumbull, LL.B., Talcahuano, Chili.
 Howard Van Rensselaer, M.D., 98 Columbia st., Albany, N. Y.
 46 E. 26th st., New York City.
 Frank Charles Warner, West Suffield, Conn.
 Civil Engineer.
 Robert William Watson, Indianapolis, Ind.
 Civil Engineer, C. C. C. & I. R. R., Ashtabula, Ohio.

William Meeker Wood,	Morristown, N. J.
Division Engineer, C. C. C. & I. R. R., Cleveland, Ohio.	
Arthur Burnham Woodford,	West Winsted, Conn.
Professor of Economic Science, Indiana University.	
Clark Wright, M.D.,	19 W. 36th st., New York City.
Willis Benton Wright,	Duncan Building, Pine st., New York City.
Jeme Tien Yow,	Foochow, China.
H. J. M. S. "Young Woo," Pagoda Anchorage.	

1882.

Horace Ellsworth Andrews,	Euclid and Sterling aves., Cleveland, Ohio.
Alfred Warner Armstrong,	879 Euclid ave., Cleveland, Ohio.
Charles Noyes Batcheller,	Wallingford, Vt.
Batcheller & Sons, Manufacturing of Agricultural Implements.	
Henry Jonathan Biddle,	1623 Walnut st., Philadelphia, Pa.
Francis Hayes Blake,	Care Prof. W. P. Blake, New Haven, Conn.
Metallurgist and Foreman of Quartz Mill, Pinal, Arizona.	
Nathan Gross Bozeman, M.D.,	296 5th ave., New York City.
Frederick Casper,	Meriden, Conn.
Meriden Silver Plate Co.	
William Anson Chamberlin,	145 College st., New Haven, Conn.
William Henry Crocker,	322 Pine st., San Francisco, Cal.
Banker, Crocker, Woolworth & Co.	
James John Drummond,	Winfield, DuPage Co., Ill.
Civil Engineer.	
†Richard Lawrence Everit,	South Framingham, Mass.
Herbert Waldron Faulkner, D.E.,	Stamford, Conn.
William Alanson Hall,	Greenville, Montcalm Co., Mich.
Alfred Edwards Hooker, A.B., M.D.,	162 Prospect st., New Haven, Conn.
Alexander Bryan Johnson, M.D.,	29 W. 17th st., New York City.
College of Physicians and Surgeons, New York.	
Frederick William LaForge,	Waterbury, Conn.
Samuel Waldron Lambert, A.B., M.D.,	2 E. 37th st., New York City.
Frank Judson Lambert,	12 Eld st., New Haven, Conn.
Thos. Alling & Co.	
Norman Smith Latham, C.E.,	North Manchester, Conn.
Assistant Engineer, South Penna. R. R.	
Cassius Samuel Lyman,	Box 65, Holyoke, Mass.
Principal of Thompsonville High School, Thompsonville, Conn.	
Sheldon Elton Minor,	Thomaston, Conn.
Civil Engineer.	
Edward E. Paramore,	1626 Lucas Place, St. Louis, Mo.
Louis Valentine Pirsson,	New Haven, Conn.
Instructor in Analytical Chemistry, Sheffield Scientific School of Yale College.	
Harry Smith Pope,	161 Summit ave., Jersey City, N. J.
Thos. J. Pope & Bros., New York City.	

- Robert Browning Rood, Jacksonville, Fla.
Manager Telephone Exchange.
- Charles Edward Stockder, West Meriden, Conn.
Chas. Parker & Co.
- Frederic Moore Strong, 420 N. State st., Chicago, Ill.
Armour & Co., 159 Washington st., Chicago, Ill.
- Henry Taber, 22 E. 67th st., New York.
Johns Hopkins University, Baltimore, Md.
- Arthur Graham Thompson, Milford, Conn.
H. G. Thompson & Sons, 51 Leonard st., New York City.
- Edwin Thorne, 8 E. 55th st., New York City.
- Thomas Pearsall Thorne, Thorndale, Millbrook, Dutchess Co., N. Y.
- Walter Joy Vought, M.D., 29 W. 17th st., New York City.
48 Linwood ave., Buffalo, N. Y.
- Edward Loder Whittemore, Bridgeport, Conn.
Bridgeport Malleable Iron Co.
- Alfred Buckingham Willcox, 512 Washington st., Chicago, Ill.
Draughtsman, Link Belt Machinery Co.
- Chauncey Pratt Williams, Jr., 284 State st., Albany, N. Y.
National Exchange Bank, Albany, N. Y.
- Samuel Lawrence Williams, 400 Ontario st., Chicago, Ill.
Real Estate, Portland Block.

1883.

- Paul Whitin Abbott, Whitinsville, Mass.
Wm. Stearnes & Co., 60 Chatham st., Boston, Mass.
- John Alpheus Allen, Care of Prof. O. D. Allen, New Haven, Conn.
Chemist.
- Benjamin Safford Barrows, M.D., 47 Clark st., Hartford, Conn.
- George Andrew Barrows, LL.B., 300 N. 10th st., Philadelphia, Pa.
- John Bartholomew, C.E., Guilford, Conn.
Chief Engineer, Hudson Bridge Works, Hudson, N. Y.
- Frederic Robinson Bartlett, Freeport, Ill.
Manufacturer of Hardware.
- Frederick Elijah Beach, 44 Lyon st., New Haven, Conn.
Peck Bros. & Co.
- Frederick Truman Bradley, 406 State st., New Haven, Conn.
R. B. Bradley & Co., Agricultural and Wooden Ware.
- Charles Sumner Brown, East Hampton, Conn.
Haile Gold Mining Co., South Carolina.
- Charles Milo Carpenter, 29 S. 10th st., Minneapolis, Minn.
Minnesota Transfer Packing Co.
- Horace Raymond Carpenter, Afton, N. Y.
Stock Raising, Fullerton, Nance Co., Neb.
- Samuel Myron Chase, 554 Chapel st., New Haven, Conn.
- Harry Nelson Covell, 7 Prospect st., Stamford, Conn.
Mechanical Engineer in Yale & Towne Manufacturing Co.
- Wayne Darlington, West Chester, Pa.

Edward Bradford Dench, M.D., 116 Lexington ave., New York City.	74 South ave., Bridgeport, Conn.
Henry Kelsey Devereux, Civil Engineer, C. C. C. & I. R. R.	1238 Euclid ave., Cleveland, O.
†Robert Ogden DuBois, M.D.,	328 Howard ave., New Haven, Conn.
Edward Peers Eastwick, Jr., Sugar Refining.	125 E. 40th st., New York City.
Horatio Southworth Frazer.	Holyoke, Mass.
Charles Lockwood Gold, Farming.	West Cornwall, Conn.
Charles Stewart Hall, Civil Engineer, Morse Bridge Co.	Youngstown, Ohio.
George Vance Harper, Civil Engineer, American Construction Co., Harrisburg, Pa.	Shippensburg, Cumberland Co., Pa.
William Harper, U. S. Bureau of Labor, Washington, D. C.	New Bloomfield, Perry Co., Pa.
Allen Hubbard, Mill Engineer, Riverside and Oswego Mills.	Providence, R. I.
John Elmer Lockwood, Teacher.	Newburgh, N. Y.
William Ellison Lockwood, M.D., Assistant in Chemistry, Yale Medical School.	New Haven, Conn.
James Lyman, Edison Electric Lighting Co., New York.	Middlefield, Conn.
John Edmund Newell, Superintendent Bessemer Department North Chicago Rolling Mill Co.	348 Ontario st., Chicago, Ill.
Henry Curtis Nutt, Jr., Assistant Engineer, B. & M. R. R., Lincoln, Neb.	87 Milk st., Boston, Mass.
George Shipman Payson,	454 Dearborn ave., Chicago, Ill.
Edward Wells Penfield, North Chicago Rolling Mill Co.	2456 Prairie ave., Chicago, Ill.
David Murdoch Pratt, Banker, Second National Bank, Elmira, N. Y.	413 Lake st., Elmira, N. Y.
William Sherman Randall, M.D., 116 Lexington ave., New York City.	Box 731, Birmingham, Conn.
Albert William Robert,	97 Water st., New York City.
Charles Lansing Sayre, Hardware.	142 Park ave., Utica, N. Y.
Charles Locke Scudder, A.B.,	Great Barrington, Mass.
Horace Lee Simpson, M.D., 116 Lexington ave., New York City.	Pensacola, Fla.
Ebenezer Hubbard Skinner, Manager Escambia Saw Mill.	Escambia, Fla.
Joseph Allen Skinner, Silk Manufacturer.	Holyoke, Mass.
Edward Irving Stone,	Bethlehem, Conn.
John Edwards Stryker, LL.B., 14 E. 53d st., New York City.	St. Paul, Minn.
Chuan Lok Wing.	

- †Alexander Wurts, New Haven, Conn.
 Robert Hawthorne Wylie, M.D., 40 W. 40th st., New York City.

1884.

- Gustavo Alfonso, 31 W. 47th st., New York City.
 Sugar Merchant.
- Edward Harvey Allcutt, 906 Penn st., Kansas City, Mo.
 Plankinton & Armour.
- Lawrence Vincent Benét, 1717 I st., Washington, D. C.
 Engineer with Hotchkiss & Cie, Manufacturers of Ordnance and Ammunition, 27 Rue
 Royale, Paris, France.
- Edward Blake, 361 Temple st., New Haven, Conn.
- Chauncey Rea Burr, 633 Congress st., Portland, Me.
- Albert Park Campbell, 28 York sq., New Haven, Conn.
 Draughtsman, Silsby Manufacturing Co., Seneca Falls, N. Y.
- †Herbert DeWitt Carrington, 1169 Chapel st., New Haven, Conn.
- William Brainard Coit, New London, Conn.
- Clifford Laurence Colton, Collinsville, Conn.
 Civil Engineer.
- Louis Edward Cooper, Ansonia, Conn.
- George Wyckoff Cummins, Vienna, N. J.
- Percival Farquhar, 36 E. 23d st., New York City.
 A. B. Farquhar & Co., Manufacturers of Agricultural Implements.
- Arthur Bixby Ferguson, Care Rev. G. P. Torrence, Bethel, Conn.
- Davenport Galbraith, Erie, Pa.
- Morgan Augustus Guinnip, 404 Seventh st., Washington, D. C.
 Guinnip & Co.
- Calvin Linsley Harrison, 152 Wooster st., New Haven, Conn.
- John Bell Hatcher, Cooper, Greene Co., Iowa.
 U. S. Geological Survey, Long Island, Phillips Co., Kansas.
- Samuel Brown Hawley, N. Broadway, Yonkers, N. Y.
- Edwin Musser Herr, 448 Champa st., Denver, Col.
 Draughtsman, C. M. & St. P. R. R.
- Louis E. Hooper, Ansonia, Conn.
- James Henry Jennings, Sheffield, Mass.
 Assistant Topographer, U. S. Geological Survey.
- Henry Clay Johnson, Rome, Ga.
- Thomas Crossley Johnson, 80 Lafayette st., New Haven, Conn.
- Edson Keith, 1906 Prairie ave., Chicago, Ill.
- Duane Judson Kelsey, Killingworth, Conn.
 74 Lafayette st., New Haven, Conn.
- Albert Lucas, 141 N. 4th st., Philadelphia, Pa.
- Luther James Martin, 361 Elm st., New Haven, Conn.
- George Edgar Moulthrop, 253 N. Front st., New Haven, Conn.
- William Wallace Nichols, Cliff House, Manitou Springs, Col.

- Albert Anderson Noye, 291 North st., Buffalo, N. Y.
John F. Noye Manufacturing Co.
- Herbert Lincoln Noyes, Box 487, Leadville, Col.
Fair Hopes Mining Co.
- Joseph Powell, Towanda, Pa.
Civil Engineer.
- Joseph Warren Rogers, Scarborough on the Hudson, N. Y.
Contracting Engineer, Edison Electric Lighting Co., Box 58, Harrisburg, Pa.
- Walter Allen Sadd, Cheyenne, Wyoming Terr.
Assistant Engineer, Union Pacific R. R.
- William Godfrey Sage, 5 E. 40th st., Chicago, Ill.
Pennsylvania R. R. Workshops, Altoona, Pa.
- Russell Sargent, 51 Elm st., New Haven, Conn.
- Clarence Wellington Sheldon, 123 Montague st., Brooklyn, N. Y.
- William Tuttle Shepard, Bristol, Conn.
Assistant Engineer, City Engineer's Office, New Haven, Conn.
- John Prentice Terry, Remsen st., Brooklyn, N. Y.
- Chester Thorne, Millbrook, Dutchess Co., N. Y.
Assistant Engineer, Missouri Pacific R. R., 906 Penn st., Kansas City, Mo.
- James Henry Warner, Portsmouth, O.
- Elmore Abram Willets, Belmont, Alleghany Co., N. Y.
Oil Producer.
- Andrew Lincoln Winton, New Haven, Conn.
Assistant Chemist, Connecticut Agricultural Experiment Station.
- Franklin Eldred Worcester, A.B., 76 High st., New Haven, Conn.
47 Grand Central Depot, New York City.

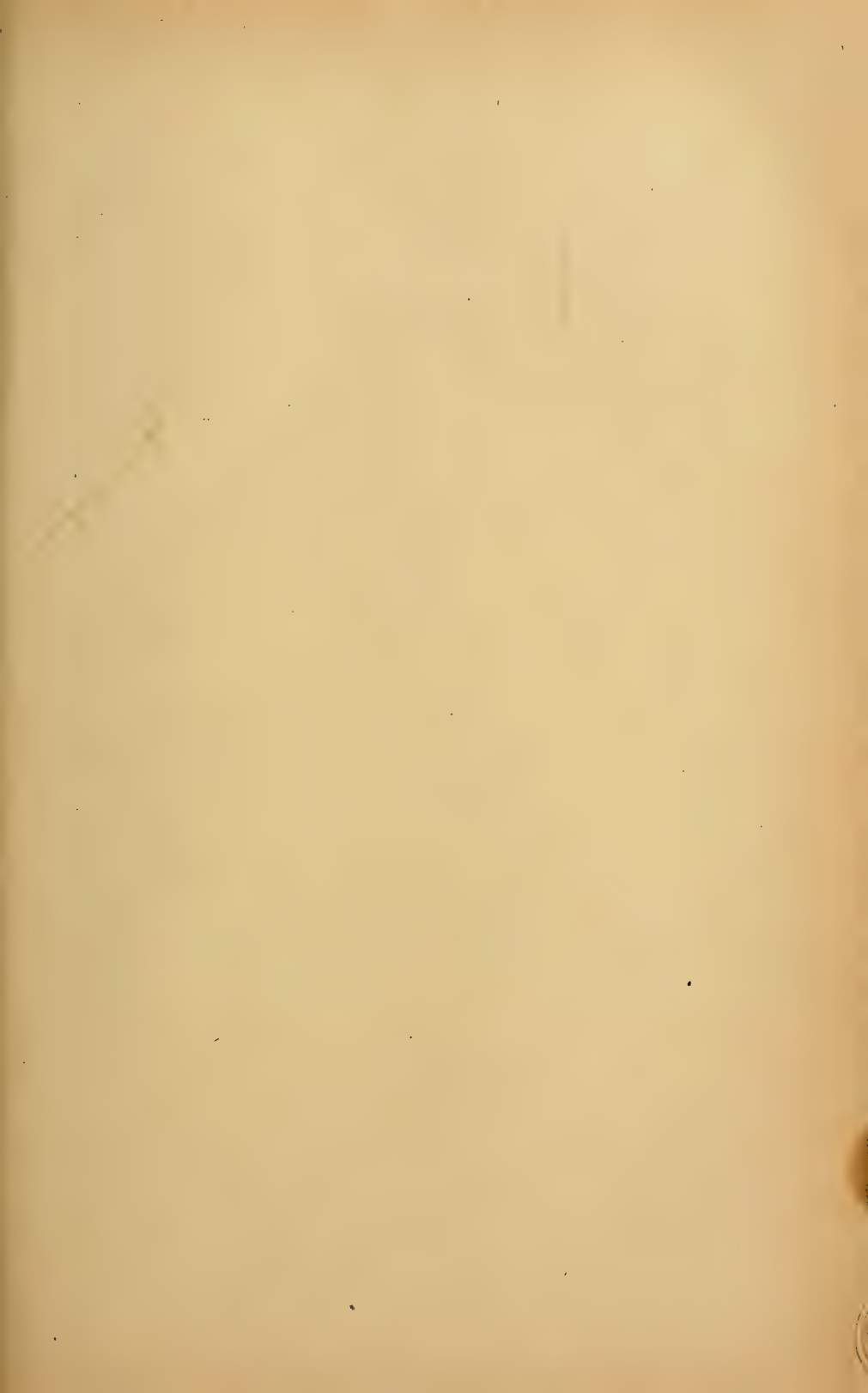
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HARTFORD HOSPITAL.

THIRTIETH ANNUAL REPORT

OF THE

EXECUTIVE COMMITTEE

OF THE

HARTFORD HOSPITAL,

PRESENTED TO THE DIRECTORS

AT THEIR

ANNUAL MEETING, DEC. 16, 1885.

HARTFORD, CONN.:

PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.

1886.

OFFICERS OF THE HARTFORD HOSPITAL.

ELECTED AT THE ANNUAL MEETING, DECEMBER 9, 1885,

EDSON FESSENDEN, *President.*
P. M. HASTINGS, M.D., *Vice-President.*
WARD W. JACOBS, *Secretary and Treasurer.*

EXECUTIVE COMMITTEE.

P. M. HASTINGS, M.D.,
HENRY K. MORGAN,
GEORGE M. WELCH.

COMMITTEE ON FINANCE.

EDSON FESSENDEN,
GEORGE M. BARTHOLOMEW,
ROLAND MATHER.

AUDITORS.

GEORGE M. BARTHOLOMEW,
JONATHAN B. BUNCE.

LIBRARIAN.

GURDON W. RUSSELL, M.D.

DIRECTORS.

GURDON W. RUSSELL, M.D.,	HENRY C. ROBINSON,
EDSON FESSENDEN,	GEORGE M. WELCH,
CHARLES M. POND,	HENRY K. MORGAN,
HENRY KENEY,	THOMAS O. ENDERS,
ROLAND MATHER,	P. M. HASTINGS, M.D.,
JONATHAN B. BUNCE,	THOMAS SISSON,
MORGAN G. BULKELEY, <i>ex officio.</i>	

MEDICAL AND SURGICAL STAFF.

GURDON W. RUSSELL, M.D., *Chairman.*
 WILLIAM T. BACON, M.D., *Secretary.*

CONSULTING PHYSICIANS AND SURGEONS.

GURDON W. RUSSELL, M.D., EBENEZER K. HUNT, M.D.,
 ASHBEL W. BARROWS, M.D., P. M. HASTINGS, M.D.

VISITING PHYSICIANS AND SURGEONS.

GEORGE C. JARVIS, M.D., W. A. M. WAINWRIGHT, M.D.,
 HORACE S. FULLER, M.D., G. PIERPONT DAVIS, M.D.,
 HARMON G. HOWE, M.D., MELANTHON STORRS, M.D.

OPHTHALMIC AND AURAL SURGEON.

WILLIAM T. BACON, M.D.

GYNECOLOGIST.

P. H. INGALLS, M.D.

PATHOLOGIST.

WILLIAM W. KNIGHT, M.D.

VICE-PRESIDENTS FOR LIFE BY SUBSCRIPTION OF FIVE HUNDRED DOLLARS
 AND UPWARDS, ALSO DIRECTORS FOR LIFE.

*CHESTER ADAMS,	FRANCIS B. COOLEY,
*T. M. ALLYN,	LEONARD DANIELS,
*A. S. BECKWITH,	*CALVIN DAY,
*CHARLES BOSWELL,	THOMAS M. DAY,
*LEE & *BUTLER,	RICHARD S. ELY,
GEORGE M. BARTHOLOMEW,	*FOSTER & CO.,
*JAMES G. BOLLES,	*JAMES GOODWIN,
*JOHN BEACH,	*JOHN H. GOODWIN,
C. N. BEACH,	*GEORGE HALL,
GEORGE BEACH,	*G. B. HAWLEY,
*J. SEYMOUR BROWN,	*ELLERY HILLS,
*SAMUEL COLT,	C. T. HILLYER,
CHENEY BROTHERS,	*JAMES B. HOSMER,
*LEONARD CHURCH,	*EDMUND G. HOWE,
*JOSEPH CHURCH,	HUNT, HOLBROOK & *BARBER,
*GEORGE H. CLARK,	R. W. H. JARVIS,
Mrs. SAMUEL COLT,	H. & W. KENEY,
*ERASTUS COLLINS,	*C. C. LYMAN,

* Deceased.

*WILLIAM T. LEE,
 *SAMUEL MATHER,
 *C. H. NORTHAM,
 *J. M. NILES,
 *J. S. NILES,
 *H. A. PERKINS,
 JOSEPH PRATT,
 DANIEL PHILLIPS,
 CHARLES M. POND,
 HENRY C. ROBINSON,
 *JAMES ROOT,
 *THOMAS SMITH,
 *JOSEPH TRUMBULL,
 WILLIAM W. TURNER,
 SAMUEL I. TUTTLE,

WILLIAM F. TUTTLE,
 MISS MARY W. WELLS,
 *WOODRUFF & BEACH,
 *THOMAS S. WILLIAMS,
 *DAVID WATKINSON,
 *JOHN WARBURTON,
 *MARY A. WARBURTON,
 *ROBERT WATKINSON,
 *OSWIN WELLES,
 *N. M. WATERMAN,
 *MISS ELLEN M. WATKINSON,
 *MRS. MARIA WATKINSON,
 *TERTIUS WADSWORTH,
 *SAMUEL S. WARD.

DIRECTORS FOR LIFE BY SUBSCRIPTION OF TWO HUNDRED DOLLARS AND
 UPWARDS.

C. H. BRAINARD,
 CHARLES BENTON,
 *BOLLES & *SEXTON,
 HIRAM BISSELL,
 *BIRCH & BRADLEY,
 J. G. BATTERSON,
 *E. A. BULKELEY,
 *THOMAS K. BRACE,
 *LUCIUS BARBOUR,
 CASE, TIFFANY & CO.,
 *ELISHA COLT,
 *NEWTON CARTER,
 H. KENDALL CARTER,
 *WILLIAM L. COLLINS,
 CHARLES COLLINS,
 *DANIEL P. CROSBY,
 JULIUS CATLIN,
 *AUSTIN DUNHAM,
 *DAY, *GRISWOLD & CO.,
 *JAMES DIXON,
 EDSON FESSENDEN,
 *EBENEZER FLOWER,
 *S. W. GOODRIDGE,
 *ISAAC HILLS,
 *HUNGERFORD & CONE,
 NELSON HOLLISTER,
 REV. JAMES HUGHES, V. G.,
 *H. HUNTINGTON,

E. N. KELLOGG,
 GEORGE S. LINCOLN & CO.,
 *SIMEON L. LOOMIS,
 *MRS. JOSEPH MORGAN,
 ROLAND MATHER,
 J. & *M. MERRIMAN,
 *WILLIAM MATHER,
 *JOHN M. NILES,
 *IRA PECK,
 *FRANCIS PARSONS,
 *GUY R. PHELPS,
 *C. F. POND,
 MISS ESTHER PRATT,
 E. M. REED,
 *E. C. ROBERTS,
 ROGERS BROTHERS,
 *ELISHA K. ROOT,
 *E. G. RIPLEY,
 CHARLES SEYMOUR,
 *MRS. ELIZA K. SHEPARD,
 *WILLIAM L. STORRS,
 E. TAYLOR & CO.,
 *Q. G. TERRY,
 *ISAAC TOUCEY,
 *MILES A. TUTTLE,
 GEORGE M. WELCH,
 *JAMES H. WELLS.

EXECUTIVE OFFICERS OF THE HARTFORD HOSPITAL.
FOR THE ENSUING YEAR.

EXECUTIVE COMMITTEE.

P. M. HASTINGS, M.D.,
HENRY K. MORGAN,
GEORGE M. WELCH.

SUPERINTENDENT.

LEANDER HALL.

RESIDENT-PHYSICIAN AND SURGEON.

C. H. MESEREAU, M.D.

ASSISTANT RESIDENT-PHYSICIAN AND SURGEON.

F. B. LOOK, M.D.

LADY SUPERINTENDENT OF TRAINING-SCHOOL.

Mrs. F. A. TUTTLE.

APOTHECARY.

HENRY W. FULLER.

STEWARD.

WILLIAM H. PORTER.

REPORT OF THE EXECUTIVE COMMITTEE

OF THE

HARTFORD HOSPITAL,

FOR THE YEAR ENDING SEPTEMBER 30, 1885.

To the Directors:

The Executive Committee have the pleasure of presenting the thirtieth annual report of the results of work accomplished by the Hartford Hospital, for the year ending September 30, 1885.

In looking over the records, we note that only one of the original corporators is now living. Two only of the directors appointed at the first annual meeting in 1856, remain active members of the Board.

The growth of the Hospital from the first opening of the present building in 1860, will be better realized by comparing the number of beds available at that and the present time. In 1860 the number of beds was 48,—40 in the wards, and 8 private rooms. The present capacity is 166 beds,—130 in the five wards, 22 private rooms, and 12 in the lying-in department. So rapidly has the demand for hospital care increased that, at some periods of the year, the present accommodations are barely sufficient.

We present the following summary for the year:

The number of patients remaining at date of last report was	.	.	.	.	.	101
Admitted during the year,	.	.	.	.	.	747
Making an aggregate for the year of	.	.	.	.	.	848
The daily average was	.	.	.	.	.	114
The largest number for one day was	.	.	.	.	.	139
The smallest number for one day was	.	.	.	.	.	92

There was an increase of fifty admissions over the previous year.

The deaths numbered 85. Of these 12 were the result of accidents, and lived but a short time after admission; 20 were received as hopeless cases; and 17 were due to consumption. The mortality was somewhat less than 1.5 per cent. of whole number. Excluding unavoidable deaths above-mentioned, the mortality was not quite 1 per cent.

There remained under treatment at the close of the year, 102 patients.

Twenty-seven births were registered.

Forty-six patients, occupying 217 weeks, have been wholly supported from the Hospital funds.

Fifty-nine towns have been represented by patients.

The appropriation of \$5,000, received from the State, has been applied to the partial support of 759 patients, at the rate of ninety-four cents per week for each.

The expenditures directly chargeable to support of inmates was \$35,912.24; total receipts from board, etc., was \$29,311.90; excess of expenses over receipts was \$6,600.34. The cost of each patient per week was \$6.05, — a slight reduction from that of the year previous.

The Committee found it necessary to replace the lightning-rod erected many years since, and which had become practically useless, by one of half-inch diameter, solid copper, at a cost of \$554.80.

There have been added to the gallery of portraits of those donors of \$5,000 and upward to the fund of the Hospital, the following: The Hon. Thos. S. Williams, Hon. T. M. Allyn, Hon. Francis Parsons, Hon. Ebenezer Flower, Jas. G. Bolles, Esq., Daniel P. Crosby, Esq., Tertius Wadsworth, Esq., and Mrs. C. H. Northam, at a cost of \$839.55. These two items added to the above-mentioned deficiency make a total of \$7,994.69, chargeable to the permanent fund.

Including those of the Medical and Surgical Staff who have served five years or more, there are now thirty-one portraits in the gallery. These form an interesting as well as a

valuable and permanent memorial of those of our citizens who aided by their benefactions and services in establishing and sustaining this charity.

The bequests and gifts added to the permanent fund during the year are as follows, viz.:

From the estate of Mrs. Lucina H. Goodwin, \$6,281.67; from Wallace B. Fenn, in lieu of bequest of his brother, Edward H. Fenn, \$2,000; making a total of \$8,281.67.

The Committee have noted with much satisfaction, the punctual attendance and increased interest exhibited on the part of the attending physicians and surgeons during the year. The record shows that only a few days during the year were passed over, and in critical cases several daily visits have been cheerfully made by the members of the staff.

The Resident Physician and Assistant Surgeon have been diligent and faithful in the performance of their respective duties.

The Pavilion erected the year previous has been occupied a greater portion of the time, and has proved a valuable addition to the Hospital accommodations. It has, however, not been sufficient, nor convenient for the accommodation of both sexes at the same time. We would therefore recommend the erection of a suitable building for female patients exclusively, upon the grounds south of the main building. As this structure will occupy a more conspicuous position, in view from two streets, it should be more ornamental and elaborate than the one before referred to. The expense of this Pavilion need not exceed \$1,000.

The Training-School for Nurses, under the direction of Mrs. F. A. Tuttle, the accomplished Superintendent, has been ably conducted. The graduates of the year, seven in number, under examination proved themselves fully competent, and we can confidently recommend them to whoever may be in need of intelligent and efficient service.

The graduates of previous years who have remained in the city and vicinity, have been in demand, and are fully appre-

ciated by those persons who have had occasion to employ them.

A more detailed statement of the Hospital work by the efficient Superintendent, Mr. Leander Hall, will be appended to this report. To this, as well as to the report of the Resident Physician and Assistant Surgeon, we would direct careful attention.

To the Rev. Dr. E. P. Parker, the professors and students of Trinity College, who have conducted religious services in the Hospital, we would tender our grateful acknowledgments.

Respectfully submitted,

P. M. HASTINGS, M.D.,

H. K. MORGAN,

G. M. WELCH,

Executive Committee.

TABLE OF DISEASES, INJURIES, ETC.,
TREATED IN
HARTFORD HOSPITAL,
DURING THE YEAR ENDING SEPTEMBER 30, 1885.

SURGICAL.

	Male.	Female.		Male.	Female.
Abscess, Pelvic,	..	1	Concussion of Brain,	2	..
Psoas,	1	..	of Spine,	2	..
Perineal,	2	..	Caries of Tibia,	1	..
Palmar,	2	..	Cystitis, Chronic,	4	..
Abdominal,	1	..	Dislocation of Humerus,	2	1
Multiple,	..	1	of Clavicle,	1	..
of Thoracic Parieties,	1	..	Displacement of Cartilage		
of Abdominal "	1	..	at Elbow,	1	..
of Breast,	..	1	Enchondroma of Hip,	1	..
of Knee,	1	..	of Lower Jaw,	1	..
of Neck,	1	..	Epididymitis,	6	..
of Hand,	1	..	Eczema,	2	2
of Axilla,	1	..	Exostosis of Lower Jaw,	1	..
Ankylosis of Wrist,	1	..	Enlarged Prostate,	1	..
Arthritis-deformens,	1	..	Fistula in Ano,	1	..
Bubo,	3	..	Frost Bite,	4	..
Burns,	..	1	Fracture Colles,	3	1
Bunion,	1	..	Potts,	1	1
Cancer of Breast,	1	5	of Femur,	4	2
of Lip,	1	..	of Femur, Intracap,	..	1
of Liver,	1	..	of Tibia,	2	..
of Rectum,	1	1	of Ribs,	3	..
of Face,	1	..	of Skull,	2	..
of Testicle,	1	..	of Clavicle,	1	..
of Head,	1	..	of Humerus,	3	2
Contusion of Ankle,	1	..	of Ex. Malleolus,	..	1
of Back,	4	2	of Inf. Maxillary,	1	..
of Head,	1	2	of Tibia and Fibula,	..	1
of Thigh,	1	1	of Tibia, Compound,	2	..
of Shoulder,	1	..	of Foot,	1	..
of Leg,	3	..	of Radius,	1	..
Chancroids,	3	1	of Tibia & Fibula, com.,	1	..

	Male.	Female.		Male.	Female.
Fracture of Femur, Compound,	..	1	Sinus of Neck,	..	1
of Both Legs, "	2	..	Stricture of Rectum,	..	1
of Metatarsal bones,	..	..	Scrofulosis,	..	1
Compound,	1	..	Syphilis, Secondary,	5	2
Gangrene,	2	..	Tertiary,	2	4
Gonorrhoea,	4	..	Cerebral,	1	2
Hæmorrhoids,	3	2	Scalds,	2	2
Hydrocele,	8	..	Tumor, Cystic,	1	1
Hernia-Inguinal,	2	..	Abdominal,	..	1
Irritable Stump,	1	..	Inguinal,	1	..
Ingrowing Toe-nail,	2	..	Ovarian,	..	4
Ivy Poison,	2	..	Tonsillitis,	..	1
Insufficiency of Sphincter Ani,	1	..	Ulcer, Indolent,	10	2
Loss of Scalp,	..	1	Varicose,	1	1
Meibomian Cysts,	..	1	Syphilitic,	2	..
Lichen,	..	1	Irritable,	3	..
Morbus Coxarius,	4	2	Urethral Stricture,	8	..
Nerosis of Tibia,	1	..	Uterine Cancer,	..	6
of Sup. Maxilla,	..	1	Varicose Veins,	1	..
of Femur,	2	..	Wound of Scalp, Lacerated,	3	1
of Os Calcis,	1	..	of Foot, Lacerated,	3	..
of Ilium,	1	..	of Arm, "	2	2
of Ulna,	..	1	of Scalp, Incised,	1	..
of Humerus,	1	..	of Shoulder, "	1	..
of Metatarsal,	1	..	of Eye, "	1	..
of Bones of Foot,	2	..	of Throat, "	2	..
of Index Finger,	1	1	of Abdomen, "	2	..
Osteo Sarcoma,	1	..	of Arm, "	1	..
Potts' disease of Spine,	1	3	of Neck, "	1	..
Periostitis,	1	..	of Nose, "	1	..
Phimosis,	1	..	of Foot, Punctured,	3	..
Prolapse Rectum,	..	1	of Thigh, "	1	..
Renal Calculi,	..	1	of Knee, "	1	..
Rubeola,	1	1	of Head, Gun shot,	2	..
Synovitis,	2	2	of Hand, "	3	..
Sprain of Ankle,	5	..	of Neck, "	1	..
of Back,	1	..			
of Wrist,	1	1			
			Total,	218	78

EYE AND EAR DISEASES.

	Male.	Female.		Male.	Female.
Atrophy of Optic Nerve,	2	..	Media Otitis,	1	..
Cataract,	3	2	Ophthalmia, Pur.,	2	1
Glaucoma,	1	..	Strabismus,	1	..
Granular Lids,	3	..	Ulcer of Cornea,	2	..
Iritis Syphilitic,	4	1	Removal of Eye ball,	1	1
Keratitis,	3	1			
			Total,	23	6

UTERINE DISEASES.

	Male.	Female.		Male.	Female.
Amenorrhœa,	..	1	Prolapse of Uterus,	..	4
Cystocele,	..	2	Retroversion,	..	1
Anteversión,	..	1	Uterine Cancer,	..	6
Lacerated Cervix,	..	4	Cellulitis,	..	7
Lacerated Perineum,	..	3	Pelvic Peritonitis,	..	2
Leucorrhœa,	..	1	Salpingitis,	..	2
Latéro — Version,	..	1			
Metritis,	..	1			
			Total,	..	36

MEDICAL CASES.

	Male.	Female.		Male.	Female.
Anæmia,	..	1	Goitre,	2	..
Apoplexy,	1	1	Gastritis,	2	2
Abortion,	..	1	Heart,	..	..
Alcoholism,	18	5	Mitral Stenosis,	1	1
Asthma,	2	2	Mitral Regurgitation,	4	2
Atony of Bladder,	1	..	Aortic "	1	4
Bright's Disease, Acute,	..	1	Fatty Degeneration,	1	..
Chronic,	3	1	Hypertrophy,	..	1
Bronchitis,	11	1	Endocarditis,	2	1
Brain Softening,	1	..	Pericarditis,	2	..
Chorea,	1	..	Hysteria,	..	1
Congestion of Kidney,	1	..	Hepatitis,	..	1
Constipation,	..	2	Hemiplegia,	5	2
Cholera Morbus,	2	..	Insanity,	2	2
Cirrhosis of Liver,	2	2	Idiocy,	..	2
Congestion of Brain,	..	1	Icterus,	1	..
Cephalalgia,	1	..	Infants,	20	7
Cerebritis,	1	..	Lead Poisoning,	4	..
Dysentery,	..	2	Laryngitis,	1	1
Dyspepsia,	..	2	Masturbation,	1	..
Debility, General,	4	3	Malarial Poisoning,	7	..
Senile,	6	5	Mania à potu,	2	..
Diabetes,	..	1	Meningitis,	..	..
Diphtheria,	2	1	Cerebro Spinal,	1	..
Embolism,	3	..	Melancholia,	1	..
Epilepsy,	1	4	Nervous Prostration,	..	4
Enteritis, Gastro,	2	..	Nephritis,	2	..
Fever, Continued,	2	..	Opium Habit,	..	1
Intermittent,	23	7	Paralysis Agitans,	1	1
Remittent,	1	..	Paraplegia,	1	..
Typhoid,	15	9	Perityphilitis,	..	2
Scarlet,	3	5	Pharyngitis,	..	1

	Male.	Female.		Male.	Female.
Poison, Corrosive,	1	..	Rheumatism, Chronic,	12	..
Pregnancy,	..	27	Gonorrhœal,	3	..
Peritonitis,	3	4	Sciatica,	2	1
Pleurisy,	2	1	Tonsillitis,	2	2
Phthisis,	34	10	Follicular,	1	1
Pneumonia,	7	1			
Pleuro,	1	..			
Rheumatism, Acute,	5	4	Total,	244	144

BIRTHS.

Males,	19	Females,	8
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TABLE OF OPERATIONS.

	Male.	Female.		Male.	Female.
Amputation of Fingers,	1	..	For Prolapse Rectum,	..	1
of Leg,	2	..	Removal of Tarsal Cyst,	1	..
of Femur,	4	1	of Metatarsal Bones,	1	..
at Hip Joint,	..	1	of Necrosed Sup. Max-		
Aspiration of Psoas Ab-			illa,	..	1
scess,	4	..	of Epithelioma of Lip,	1	..
For Cystic Tumor of			of Testicle,	1	..
Breast,	..	1	of Enchondroma of Hip	1	..
Cystic Tumor of Cheek,	1	..	of Melanotic Tumor of		
Cataract,	1	..	Leg,	..	1
Divulsion of Urethra,	3	..	of Calculus,	1	..
External Urethrotomy,	2	..	Reduction of Dislocated		
For Fistula in Ano,	2	..	Humerus,	2	..
Hydrocele,	6	..	For Spinal Abscess,	1	..
Hemorrhoids,	1	..	Sinus of Neck,	..	1
Lacerated Cervix,	..	2	Strangulated Hernia,	1	..
Lacerated perineum,	..	3	Scirrhus of Breast,	..	3
Ligation of Ulnar Artery,	1	..	Thoracic Abscess,	1	..
Ovariectomy,	..	1			
Paracentesis Thoracis,	1	..	Total,	40	16

TABLE OF DEATHS.

Apoplexy,	2	Hypertrophy of Heart,	1
Atrophy of Liver,	1	Mania à potu,	1
Alcoholism,	1	Marasmus,	1
Bright's Disease, Chronic,	3	Mitral Regurgitation,	1
Bronchitis, Chronic,	1	Multiple Abscesses,	1
Cirrhosis of Liver,	3	Nervous Exhaustion,	2
Cystitis, Chronic,	1	Perityphilitis,	1
Crushed Head,	1	Pericarditis, Chronic,	1
Cerebro-Spinal Meningitis,	1	Penetrating wound of the Intes-	
Cancer of Liver,	1	tines,	1
Cancer of Neck,	1	Perforation of Intestines,	1
Cancer of Rectum,	1	Phthisis,	17
Concussion of Brain,	1	Pneumonia,	5
Diabetes Mellitis,	1	Peritonitis,	1
Disease of Kidney,	1	Scarlet Fever,	2
Disease of Brain,	1	Senile Debility,	3
Empyema,	1	Suicide, pistol,	1
Erysipelas,	1	Shock from Accidents,	5
Exhaustion,	1	Typhoid Fever,	6
Embolism of Brain,	1	Tetanus,	1
Epilepsy,	1	Uræmia,	2
Fracture of Skull,	2		
General Paresis,	1		
Gangrene, Senile,	1	Total,	85

C. H. MERSEREAU, M. D., } *Resident Physicians.*
 F. B. LOOK, }

SUPERINTENDENT'S REPORT.

To the Executive Committee :

GENTLEMEN :—I submit for your consideration the thirtieth annual report of the management of the Hartford Hospital.

It is composed of a detailed report of all the receipts and expenditures, statistics respecting all patients under treatment during the year, the work of the Training School, and other items which I have deemed of interest to you.

The number of patients in the Hospital October 1, 1884, was 101—58 males, 43 females; during the year 747 have been admitted, making an aggregate of 848 patients under treatment—541 males, 307 females; of this number 390 have recovered, 177 removed improved, 81 not improved, 13 eloped or expelled, 85 have died, and 102 remain under treatment—58 males and 44 females.

Of the deaths 13 were the result of accidents, and lived but a short time after admission; 20 were hopeless cases, and lived but a few days after admission; 17 were due to consumption.

There have been 27 births—19 males, 8 females.

The whole number of weeks occupied was 5,926, of which citizens occupied 4,815, Connecticut soldiers 1,086, U. S. Marine patients 25. There have been 46 patients, occupying 217 weeks, supported entirely by charity.

The appropriation from the State, of \$5,000.00, has partially supported 759 patients, at the rate of 94 cents per week for each patient.

The number of Connecticut soldiers was 70.

The number of Marine patients was 8.

The daily average of patients for the year was 114.

The greatest number any one day was 139, the least 92.

The average duration of patients was 7 weeks.

The average cost per week for each patient was \$6.05.

There have been 390 Americans and 357 foreigners.

Patients have been received from 59 different towns in the State.

The Training School for Nurses continues to be a successful and important branch of the Hospital work.

Nurses from the school have been sent to cases in the following towns besides Hartford: Windsor, Wethersfield, Norwich, Norfolk, East Hartford, New London, Pomfret, Suffield, Bridgeport, New Britain, New York city, and Springfield, Mass., aggregating 118 weeks.

The graduates during the year have been: Miss Mary A. Murphy, Miss Lucy Way, Miss Josie L. Hubbard, Miss Minnie D. McLeese, Miss Emilie L. Pugsley, Miss Mary E. Brown, and Miss Lilian C. Catlin.

SUPERINTENDENT'S REPORT.

*The HARTFORD HOSPITAL**in account with LEANDER HALL, Superintendent.*

Dr.		Cr.	
1884-5. To Am't paid for		1885. By Am't received from	
Anæsthetics,	\$37.00	W. W. Jacobs, Treas.,	\$35,912.24
Breadstuffs,	877.48	Board of patients from	
Barn Expenses,	270.22	various towns in the	
Butter and Eggs,	2,061.82	State,	11,850.74
Fuel,	3,241.07	Paying Patients,	4,898.09
Furniture,	957.00	Board of Soldiers,	5,948.75
Fruit and Vegetables,	997.27	State Appropriation,	5,000.00
Freights and Cartages,	30.19	Marine Patients,	183.00
Groceries,	1,477.95	Services of Nurses,	1,301.10
Gas,	945.83	Registrar of Births,	27.50
Repairs and Improvements,	1,945.82	Sales,	102.72
Ice,	169.86		
Instruments,	67.09		
Meat, Fish, and Fowl,	6,563.37		
Milk,	1,515.42		
Medicine,	791.49		
Miscellaneous,	368.43		
Printing, Stationery, etc.,	365.53		
Washing and Soap,	282.92		
Whisky, Wine, etc.,	512.85		
Water,	299.00		
Salaries, Wages,	11,786.72		
Surgical dressings,	347.91		
Total current expenses,	\$35,912.24		
Am't paid Treasurer,	29,311.90		
	<hr/>		
	\$65,224.14		<hr/>
			\$65,224.14

*Detailed Statement of the Receipts of the HARTFORD HOSPITAL from
Oct. 1, 1884, to Oct. 1, 1885.*

Received from State Appropriation :

December 31, 1884,	-	-	-	\$1,250.00
March 31, 1885,	-	-	-	1,250.00
June 30, 1885,	-	-	-	1,250.00
September 30, 1885,	-	-	-	1,250.00
			<hr/>	
				\$5,000.00

Received from the State for Board of Soldiers :

December 31, 1884,	-	-	-	\$1,493.67
March 31, 1885, -	-	-	-	1,778.18
June 30, 1885, -	-	-	-	1,508.50
September 30, 1885,	-	-	-	1,168.40
				<hr/>
				\$5,948.75

Received from various Towns in the State :

December 31, 1884,	-	-	-	\$3,192.42
March 31, 1885, -	-	-	-	3,331.55
June 30, 1885, -	-	-	-	2,661.28
September 30, 1885,	-	-	-	2,665.49
				<hr/>
				\$11,850.74

Received from Paying Patients :

December 31, 1884,	-	-	-	\$1,252.43
March 31, 1885, -	-	-	-	995.02
June 30, 1885, -	-	-	-	1,236.73
September 30, 1885,	-	-	-	1,413.91
				<hr/>
				\$4,898.09

Received from U. S. Collector for Seamen :

December 31, 1884,	-	-	-	\$89.00
March 21, 1885, -	-	-	-	11.00
June 30, 1885, -	-	-	-	49.00
September 30, 1885,	-	-	-	34.00
				<hr/>
				\$183.00

Received from Sales,	-	-	-	\$102.72
Received from Registrar of Births and Deaths,	-	-	-	27.50
Received from Services of Nurses,	-	-	-	1,301.10
				<hr/>
Total Receipts,	-	-	-	\$29,311.90

Number of patients who have received the benefits of the Hospital during the year ending September 30, 1885.

	Male.	Female.	Total.
Number of patients in the Hospital Oct. 1, 1884,	58	43	101
Admitted during the year,	483	264	747
Total,	541	307	848
Of this number have been discharged:			
Recovered,	248	142	390
Improved,	111	66	177
Not Improved,	52	29	81
Removed, discharged, or eloped,	12	1	13
Dead,	60	25	85
Total,	483	263	746
Remaining Oct. 1, 1885,	58	44	102
Whole number admitted to October 1, 1885, 10,721			
" " discharged to October 1, 1885, 10,619			
" " remaining to October 1, 1885, 102			

Monthly admissions from October 1, 1884, to September 30, 1885.

	Male.	Female.	Total.		Male.	Female.	Total.
October,	47	18	65	May,	38	19	57
November,	40	17	57	June,	44	28	72
December,	43	29	72	July,	38	24	62
January,	42	15	57	August,	36	28	64
February,	43	19	62	September,	31	20	51
March,	44	26	70				
April,	37	21	58	Total,	483	264	747

Occupation of Patients.

Agents,	3	Gardeners,	5	Photographer,	1
Butchers,	6	Gunsmith,	1	Porter,	1
Baker,	1	Grinders,	2	Peddlers,	9
Blacksmiths,	11	Hostlers,	15	Painters,	14
Brakemen,	4	Harnessmakers,	6	Plasterer,	1
Barbers,	2	Housekeepers,	87	Plumbers,	2
Burnishers,	2	Hairworker,	1	Polishers,	4
Brickmaker,	1	Joiners,	11	Printers,	5
Bartenders,	3	Janitor,	1	Quarryman,	1
Bookbinder,	1	Infants,	26	Roofers,	4
Clerks,	11	Laborers,	126	Seamstress,	1
Clergyman,	1	Laundresses,	4	Shoemakers,	5
Cooks,	8	Lathers,	2	Seamen,	20
Cigarmakers,	5	Lithographers,	2	Salesmen,	4
Carriagemaker,	1	Machinists,	11	Stonecutters,	2
Cooper,	1	Moulders,	7	Tailors,	7
Dressmakers,	8	Merchants,	7	Tailoress,	1
Domestics,	106	Masons,	8	Tinners,	3
Drivers,	3	Mechanics,	9	Teamsters,	15
Dyers,	2	Musician,	1	Teacher,	1
Engineers,	3	Miner,	1	Varnisher,	1
Farmers,	46	Nurses,	4	Waiters,	8
Factory Opt.,	14	None,	49	Weavers,	2
Fireman,	1	Platers,	3	Watchman,	1

Residence of Patients.

Avon,	Glastonbury,	Plymouth,
Ashford,	Granby,	Stonington,
Barkhamsted,	Griswold,	Suffield,
Brooklyn,	Hartford,	Saybrook,
Bristol,	Kent,	So. Windsor,
Bloomfield,	Killingworth,	Simsbury,
Berlin,	Lyme,	Southington,
Bridgeport,	Manchester,	Somers,
Cromwell,	Middletown,	Thompson,
Cheshire,	Meriden,	Tolland,
Colchester,	Marlborough,	Westbrook,
Canton,	New Haven,	Washington,
Coventry,	New Britain,	Windham,
Danbury,	Newington,	Windsor,
Enfield,	Norwich,	Wethersfield,
East Hartford,	New Hartford,	Winsted,
East Windsor,	Plainville,	Waterbury,
East Haddam,	Portland,	West Hartford,
Essex,	Putnam,	Windsor Locks.
Farmington,	Pomfret,	

Nativity of Patients.

Canada,	14	Maryland,	2	Sweden,	29
California,	1	Massachusetts,	47	Scotland,	7
Connecticut,	275	Michigan,	1	Switzerland,	7
Denmark,	5	New Hampshire,	2	Texas,	1
Dist. of Columbia,	2	New York,	26	Tennessee,	1
England,	19	New Jersey,	3	Vermont,	9
France,	5	New Brunswick,	1	Virginia,	7
Germany,	49	Ohio,	1	Wales,	2
Georgia,	2	Pennsylvania,	7	West Indies,	3
Ireland,	206	Russia,	2	Indiana,	2
Italy,	9	Rhode Island,	8		

Americans, 390.

Foreigners, 357.

Temperate, 559.

Intemperate, 188.

GENERAL STATISTICS.

YEARS.	Admitted during the year.	NUMBER EACH YEAR.						Remaining at the end of year.	Daily Average for the year.	NUMBER EACH DAY.	
		Under Care.	Discharged.	Recovered.	Improved.	Not Improved.	Dead.			Greatest.	Least.
1860-1861,	45	45	32	21	7	1	3	13	13	14	1
1861-1862,	258	271	214	159	20	12	23	57	27	85	14
1862-1863,	107	164	141	103	15	5	18	23	18	57	11
1863-1864,	157	180	149	103	14	8	24	31	27	45	21
1864-1865,	132	163	142	102	2	9	29	21	27	31	21
1865-1866,	196	277	172	133	5	8	20	45	35	49	21
1866-1867,	221	266	211	176	8	5	24	55	44	59	29
1867-1868,	251	306	250	183	16	15	36	56	50	63	38
1868-1869,	259	315	260	192	18	16	34	55	55	67	42
1869-1870,	248	339	298	220	21	20	37	41	50	62	36
1870-1871,	329	370	303	210	28	18	50	64	63	67	39
1871-1872,	347	411	345	215	43	46	41	66	62	71	59
1872-1873,	370	436	368	206	70	31	55	68	69	76	56
1873-1874,	452	520	422	299	36	29	58	98	79	98	63
1874-1875,	492	590	486	323	53	29	53	104	95	119	71
1875-1876,	603	707	573	376	64	35	57	134	113	136	90
1876-1877,	599	733	613	378	85	49	72	120	130	149	113
1877-1878,	914	1,034	944	591	117	66	100	90	101	122	80
1878-1879,	538	628	533	307	93	37	68	95	97	113	87
1879-1880,	597	692	589	362	93	38	66	103	94	109	78
1880-1881,	649	752	360	392	99	33	102	92	96	107	83
1881-1882,	736	828	734	404	154	62	89	94	97	115	90
1882-1883,	723	817	720	391	161	63	95	97	94	117	83
1883-1884,	701	798	697	362	158	69	93	101	98	118	86
1884-1885,	747	848	746	390	177	81	85	102	114	139	92
	10,721		10,305	6,598	1,560	773	1,338				

DONATIONS.

Through the kindness of the editors, we have been furnished with the *Hartford Daily Times*, the *Hartford Daily Courant*, the *Hartford Daily Post*, the *New York Medical Journal*, and the *Churchman*.

Books, Magazines, Papers, and Periodicals.

Miss Pierce, Mrs. Jacob Knous, Mrs. Rogers, Mrs. D. B. Moseley, Mrs. M. Bennett, Jr., Mrs. A. P. Hyde, Mrs. Chester Adams, Mrs. J. B. Bunce, Mrs. G. M. Bartholomew, G. L. Chase, Joseph Langdon, Mrs. C. S. Noble, S. L. Clemens, O. D. Case.

Clothing, Old Linen, and Cotton.

Mrs. George Parmelee, Miss Bigelow, Mrs. W. J. Meyers, Miss Fanny M. Wright, Mrs. James Nichols, Mrs. W. Stone, Mrs. V. B. Chamberlin, Kate C. Treat, Mrs. O. D. Case, Mrs. E. G. Northrop, Mrs. C. H. Prentice, Mrs. White, Mrs. S. A. Ensign, Mrs. H. K. Morgan, Mrs. E. A. Hubbard, Mrs. Henry Barnard, Mrs. P. C. Royce, Mrs. Watson Beach, Mrs. Hoadley, Mrs. Captain John Francis, Mrs. Terry, Mrs. George W. Williams, Mrs. William B. Franklin, Mrs. Faxon, Mrs. E. Carpenter, Mrs. H. P. Stearns, Mrs. Rogers, Mrs. G. L. Chase, Mrs. James Eadie, Mrs. Chester Adams, Mrs. H. K. Welch, Mrs. J. B. Windsor, Mrs. E. L. Sluyter, Union for Home Work, Mrs. Pitkin, Mrs. A. P. Hyde, Mrs. G. W. Wooley, Mr. Cowles, Miss Esther Pratt, Miss Sarah Davis, Mrs. G. M. Bartholomew, Miss M. M. Bacon, Mrs. S. L. Clark, Mrs. Pliny Jewell, Mrs. George Roberts, Mrs. Walter Keney, Mrs. E. M. Little, Mrs. William B. Lee, Mrs. O. D. Woodruff, Mr. A. K. Waterous, Mrs. A. S. Bullard, Mrs. Edwin Taylor, Miss

Parsons, Mrs. Beardsley, Mrs. C. J. Fuller, Mrs. J. B. Powell, Mrs. F. H. Thomson, Mrs. S. S. Ward, Mrs. J. B. Garvie, Mrs. J. P. Harbison, Miss Blythe, Mrs. D. H. Welles, Mrs. L. T. Welles, Mrs. Joseph Langdon, Mrs. Allen, Mrs. E. H. Morse, Mr. C. W. Emerson, Mrs. Henry Kellogg, Miss Brace, Mr. Roswell Brown, Mr. C. R. Forrest, Mr. Samuel Bancroft, T. F. Plunkett, R. J. Allyn, Blodgett & Clapp, Ezra Clark, R. H. Burnham, O. D. Case, Rev. J. S. Davenport, Bishop Williams.

Fruits and Flowers.

Grace Church, Newington, Conn.; Mrs. E. Gridley, Miss Dunham, D. W. Brooks, Mrs. Prof. Ferguson, St. John's Church, at Easter; Mrs. J. G. Batterson, Mrs. Mason, St. James Church, Mrs. William B. Lee, Mr. Hardy, Farmington; Miss Niles, Mrs. Colt, Mrs. R. D. Hubbard, Mrs. George Roberts, Mrs. Allen, Mrs. T. T. Fisher, G. W. Darlin, East Hartford; the Union for Home Work Flower Mission, weekly, during the season; D. W. Brooks, flowers for each patient at Easter.

Thanksgiving and Christmas.

Hon. D. W. Pardee, \$3.00; Rev. C. J. McElroy, toys; Mrs. C. H. Brainard, 1 bushel apples, 3 lbs. grapes, 4 doz. oranges; Mrs. J. P. Harbison, oranges; Miss Laura B. Dunham, oranges and flowers; D. L. Brooks, flowers.

Miscellaneous.

Mrs. William B. Franklin, 6 quarts lemonade; D. C. Spencer, 2 doz. cans cranberry Marmalade; D. W. Brooks, plants for window boxes; Mr. H. A. Pond, 2 chairs, 1 bed rest; Miss Dutton, 2 chromos; Mrs. J. H. Root, ice cream for all the patients; T. F. Plunkett, 1 pair crutches, 1 rubber ring, splints, 4 hats, bandages; Doliber, Goodale & Co., Boston, Mass., $\frac{1}{4}$ gross Mellen's Food.

LEANDER HALL,

September 30, 1885.

Superintendent.

ACTS OF LEGISLATION.

Act Incorporating Hartford Hospital.

Resolved by the Senate and House of Representatives in General Assembly convened:

SECTION 1. That David Watkinson, Ebenezer Flower, A. S. Beckwith, S. S. Ward, A. W. Butler, A. M. Collins, Wm. T. Lee, Job Allyn, Samuel Colt, James B. Crosby, Albert Day, Chester Adams, James G. Bolles, George Beach, Thomas Smith, Jonathan Goodwin, A. W. Birge, Lucius Barbour, and Charles T. Hillyer, and all such persons as are from time to time associated with them, for the purpose of establishing and maintaining a hospital in the city of Hartford, and their successors, be, and they hereby are, incorporated for said purpose, and made a body corporate and politic, by the name of the Hartford Hospital, and by that name shall be capable of suing and being sued, pleading and being impleaded, and may purchase, take, receive, hold, sell, and convey estate, real and personal, to such an amount as may be necessary for the purposes of said corporation; may have a common seal, and the same may alter and change at pleasure, and may make and execute such by-laws and regulations, not contrary to the laws of this State or of the United States, as shall be deemed necessary for the well-ordering and conducting the concerns of said corporation.

SEC. 2. That said corporation shall be governed by the following articles:

ARTICLE 1. This corporation shall be called the Hartford Hospital. Persons contributing for the use of the corporation at any one time the sum of fifty dollars shall be members for life. Persons contributing the sum of five hundred dollars shall be vice-presidents for life, and also directors for

life; those contributing two hundred dollars shall be directors for life; those twenty-five dollars shall be members for five years, and those ten dollars shall be members for one year.

ART. 2. In order the better to carry into effect the object of the said corporation, the members thereof shall, at an annual meeting, to be held at such time and place as the by-laws of the said corporation shall direct and appoint, elect from their own number, by ballot, and by a majority of the votes given at such election, twelve persons as directors of the said corporation; and the persons so elected, together with the mayor of the city of Hartford for the time being, shall constitute a board of directors. The directors so elected shall hold their offices for one year, and until others are elected in their places. In case of any vacancy in the board the remainder of the directors shall have power to fill such vacancy until the next election.

ART. 3. The board of directors shall, annually, as soon as may be convenient after the said annual election, elect by ballot from among their own number a president, a vice-president, and shall also elect a secretary and treasurer, who shall hold their offices for one year, and until others are elected in their stead. But as many directors may be chosen as there may be directors by subscription.

ART. 4. The said board of directors shall have power to manage and conduct all the business and concerns of the corporation, and to make such laws as may be necessary for the management and disposition of the estate and concerns of the corporation, and to appoint such officers and servants as they may deem necessary. The medical officers, including all attending and consulting physicians and surgeons, shall be appointed annually. Vacancies occurring before the expiration of a year from the time of any appointment shall be filled by the directors as soon as the same can conveniently be done.

ART. 5. A majority of the corporators shall call the first meeting for the election of officers, at such time and place in

the city of Hartford as they shall appoint, giving three days' notice thereof by publishing the same in the daily papers of the city; and the annual meeting of said corporation shall be held at such time and place and on such notice as shall be fixed by the by-laws of said corporation.

SEC. 3. This act may be altered, amended, or repealed by the General Assembly.

Approved, May session, 1854.

Resolution Amending the Charter of the Hartford Hospital.

Resolved, That additional members of said corporation may hereafter be elected at any annual meeting by a two-thirds vote of those present without the payment of any sum of money on the part of members so elected.

Approved, January session, 1881.

Amendment of the Charter of the Hartford Hospital.

Resolved by the Senate and House of Representatives in General Assembly convened:

SECTION 1. That in addition to the powers already conferred upon the Hartford Hospital, said corporation are hereby authorized to establish, in connection with the present hospital buildings, and upon the hospital grounds, or elsewhere, an Old People's Home, or a department or home for the accommodation, support, and maintenance of such aged and infirm persons as shall, from time to time, be admitted to the comforts and privileges of such department or home, and erect the necessary buildings therefor, and sustain the said home with such funds and means as shall be given for that purpose, or paid by or for the benefit of the persons admitted to said Home. The board of directors of said Hartford Hospital shall have the power to make and execute any and all such by-laws, rules, and regulations in relation to such department or home, and the management of the same, and the funds pertaining thereto, and generally all the concerns of said department, not contrary to the laws of this State, or of the United States, as shall be deemed necessary or proper for the

well-ordering and conducting the concerns of said department, and the same to repeal or change at pleasure. And may appoint, if deemed expedient, a board of managers for said department, with such powers as they shall deem proper, and also such officers and servants as they may deem necessary.

All the rights and privileges conferred by the charter of the Hartford Hospital upon persons contributing for the use of said corporation shall be had and enjoyed by persons and parties limiting their contributions to the use of the department for the aged and infirm, as fully and to the same extent as if no such limitation was connected with such contributions.

All the moneys and funds already or which shall be given or contributed for the uses and purposes of the Hartford Hospital shall be confined to and used for the benefit of the hospital department, and all moneys and funds in any way given or contributed for the aged and infirm department shall be held and used exclusively for that department, under such rules and regulations as may be adopted in relation to a division of the common expenses pertaining to the two departments, which cannot be kept separately and accurately divided.

This department of the Hartford Hospital shall be known as the Old People's Home, and any and all moneys, gifts, legacies, devises, bequests, or other contributions, given to the Old People's Home, or for its use, or to the Hartford Hospital, or to any other trustee or trustees, for or in trust for the use of the Old People's Home, shall be good and effectual, and shall be for the use of this department for the aged and infirm created under this act.

SEC. 2. This resolution may be altered, amended, or repealed at the pleasure of the General Assembly.

Approved, June 19, 1873.

BY-LAWS

OF THE

HARTFORD HOSPITAL,

AND

Rules of the Executive Committee.

BY-LAWS OF THE DIRECTORS.

I. ANNUAL MEETINGS OF THE CORPORATION.

1. The annual meetings of the corporation of the Hartford Hospital shall be held on the second Wednesday in December, in the city of Hartford, at such time and place as the Executive Committee shall appoint, by giving three days' notice in each of the daily papers.

2. At each annual meeting twelve directors shall be elected by ballot from the members of the corporation, who, with the mayor of the city for the time being, shall constitute a board of directors. It is desirable that the old board be reelected, that the Hospital may receive the benefit of their experience. At least eight of them, if eligible, shall be reelected, but if eight of them are not eligible the members of the old board who are eligible shall be reelected, and the balance shall be chosen from members of the corporation.*

II. DIRECTORS' MEETINGS.

1. The directors shall hold their annual meetings on the third Wednesday in December, unless some other time is more convenient. Notice of the time and place shall be given to each director by the Secretary.

2. Three of the directors shall constitute a quorum.

3. The President, or in his absence, the Vice-President, or three members of the corporation, shall call special meetings of the directors, and notice of the time and place shall be given to each member by the Secretary.

4. The directors, at their first or adjourned meeting after election, shall select from their own number an executive

* See the Charter and Amendments.

committee of three persons, which committee shall be the agent of the directors in the internal management of Hospital affairs. It is advisable to select said committee from those persons who are willing to give what time is necessary for the good of the institution, and they should be continued in office unless some special cause forbids, as their experience renders their services more valuable. In case any of the Executive Committee are incapacitated from performing their duties, or do not act for the best interests of the institution, the directors may appoint one or more of their own number to supersede them, either temporarily or permanently, as circumstances may require. At said meeting the directors shall also elect such number of physicians and surgeons as may be advisable to take charge of the medical and surgical departments; said physicians and surgeons having been first nominated by the visiting and consulting medical staff. In case no physicians or surgeons have been nominated by the medical and surgical staff, the directors shall make these appointments independent of such nomination.

III. EXECUTIVE COMMITTEE.

1. The Executive Committee shall direct the internal management, including the grounds and buildings, both of the Hospital and the Home.

2. Said committee shall appoint a Superintendent to the Hospital and a Matron to the Home, who shall be under the Executive Committee, and answerable to them for their conduct. The committee shall see that all expenditures are judiciously managed, and audit the accounts of both institutions.

3. They shall make all the rules that govern both institutions, and shall be careful that the inmates are provided with such things as are necessary for their comfort and recovery.

4. They shall make all necessary repairs and improvements; superintend and direct the construction of any new buildings which may be decided upon by the directors, as the experience of the committee renders them more capable to perform this service.

5. All orders on the Treasurer for disbursements for both institutions must be signed by the chairman of the Executive Committee, or, in his absence, by either of said committee. Said order must be signed by the chairman on his return.

6. They shall manage, rent, and collect said rent as they deem expedient, from all real estate owned by the Hartford Hospital in the city or town of Hartford.

7. They shall make an annual report to the directors, stating all facts concerning the Hospital and Home that they think advisable; also report to the General Assembly in regard to its annual appropriation of funds for the support of charity patients in the Hospital, to benefit the different towns of the State, as directed by the Legislature.

8. A meeting of the Executive Committee shall be held at the Hospital at least twice during each month to hear the Superintendent's report in regard to the working of the two institutions, and a record of their doings shall be kept by him.

IV. VISITING PHYSICIANS AND SURGEONS.

1. The visiting physicians and surgeons shall take charge of the medical and surgical departments, and arrange their times for visiting the Hospital.

2. Acute cases must be visited every day, and chronic cases as often as necessity requires.

V. SUPERINTENDENT.

1. The Superintendent shall take charge of the Hospital and Home under the direction of the Executive Committee.

2. All moneys for board of patients at the Hospital and inmates of the Home must be paid to the Superintendent, and all expenses for providing for the two institutions must be paid by the Superintendent, unless otherwise directed by the Executive Committee.

VI. MATRON.

It is the duty of the Matron to take charge of the Home, under the direction of the Superintendent.

VII. PATIENTS.

1. Patients to the Hospital may be admitted by either member of the Executive Committee, subject to the approval of said Committee at their regular Hospital meeting.

2. Inmates to the Home must be admitted and discharged by a unanimous vote of said Committee present at said meeting.

VIII. COMPENSATION.

Neither the medical staff nor Executive Committee shall receive from the Hospital or Home compensation in any form for duties performed in their behalf.

IX. AMENDMENTS.

No by-laws shall be altered or amended except by a two-thirds vote of the directors present at an annual meeting — such amendment having first been presented to the board of directors in writing, at a previous annual meeting.

RULES OF THE EXECUTIVE COMMITTEE

OF THE

HARTFORD HOSPITAL.

I. VISITING PHYSICIANS AND SURGEONS.

1. The visiting physicians and surgeons shall have the entire direction of the medical and surgical department. They shall also exercise a supervision of the condition of the wards, the department of the nurses, and prescribe the diet for patients. They shall give such directions to the Superintendent as shall be necessary in regard to the health and physical condition of the patients, and see that these directions are carefully executed, and their prescriptions faithfully administered. They shall report to the Executive Committee whatever interferes with the welfare of the institution.

2. The regular visits of the visiting physicians and surgeons shall be made daily between the hours of 8 A. M. and 12 M.

3. Extra visits shall be made whenever the necessity of the case demands.

4. They shall report to the Superintendent patients who are in a proper condition to be discharged from the Hospital.

5. No visiting physician or surgeon shall absent himself from duty without notifying some member of the Executive Committee.

6. All surgical operations shall be performed by the visiting surgeon in attendance, or some member of the staff, by his invitation.

7. No capital operation shall be performed without consultation with the medical staff, unless the case requires immediate action.

8. Notice of the time for operating shall be sent by the Superintendent to all members of the staff.

9. No operation shall be performed without the consent of the patient; but if consent cannot be obtained after all the surgeons in consultation have decided that the patient's safety demands it, the visiting surgeon shall advise the discharge of the patient from the Hospital.

II. RESIDENT AND ASSISTANT SURGICAL AND MEDICAL STAFF.

1. The resident and assistant medical and surgical staff shall consist of two or more physicians and surgeons who are graduates from a medical college.

2. Each of the house staff shall sign an agreement to remain in the service of the Hospital for one year, and conform to its rules and regulations.

3. Each shall serve the first six months as assistant, and the remainder of the term as a resident physician and surgeon.

4. They shall not be absent at the appointed hours for the attendance of the visiting physicians and surgeons, and when desiring to leave the premises they shall arrange with the Superintendent for their absence.

5. Under no circumstances shall all members of the house staff be absent at the same time.

III. RESIDENT PHYSICIAN AND SURGEON.

1. The duties of the resident physician and surgeon shall be assigned him by the visiting physicians and surgeons, all of whose instructions and directions in regard to the care and treatment of the sick he must promptly and carefully execute.

2. He shall visit the patients, in their respective wards every morning and evening, and be prepared to report their condition to the visiting physicians and surgeons.

3. He shall accompany the physicians and surgeons in their daily visits, shall, under their directions, record each case, stating name, age, and disease, with symptoms, treatment, and result, record daily all prescriptions, and note all important facts.

4. He shall, under the direction of the physicians and surgeons, make a report to the Executive Committee of all the diseases and the results of those cases which have been treated in the Hospital during the fiscal year ending the last day of September.

5. He shall send the diet-list prescribed for the day to the lady Superintendent, who will have the food prepared and sent to the wards.

6. He shall see that the medicines are correctly compounded and faithfully administered, the diet properly furnished, and the patients kindly treated by the attendants.

7. The resident physician must report to the lady Superintendent any improper conduct on the part of nurses or patients, but shall not, under any circumstances, attempt to discipline them.

8. In any case of emergency he shall request the immediate attendance of the visiting physician or surgeon; if he cannot be found, any member of the visiting staff shall be called.

9. He shall record the name of the attending physician and surgeon; the day of the week, the date, and time of day when each visit is made. This record must be made immediately after each visit.

IV. ASSISTANT PHYSICIAN.

The assistant physician shall attend the resident physician and surgeon in his morning visits to the patients, and shall be present at the regular visits of the attending physicians and surgeons, and shall perform such duties as may be assigned him by the Executive Committee, with the advice of the visiting physicians and surgeons.

V. APOTHECARY.

1. The apothecary shall compound and dispense all medicines prescribed, agreeable to the formulas from time to time directed by the physicians and surgeons.

2. He shall not deliver medicines or other articles for use

in the Hospital unless they have been ordered in writing on the ward book by the physicians or surgeons, and entered upon the prescription book.

3. No medicines are to be delivered to any person living out of the Hospital, except under the direction of the Executive Committee.

4. He shall dispense the medicines for each ward separately, and attach to each a label bearing the name of the patient for whom prescribed, with directions for using the same, and shall send them to each ward to be distributed by the nurses.

5. He shall keep spirits, bandages, cloth, etc., in such quantities as directed by the visiting physicians and surgeons.

VI. SUPERINTENDENT.

1. The Superintendent is appointed by the Executive Committee. He is executive officer of the board, and responsible to them for the good order of the house. He is to see that their regulations and directions are carried out, and for that purpose shall have general control of all departments of the Hospital.

2. He shall have charge of the subordinate officers, patients, grounds, buildings, and appurtenances, and shall hire and discharge all employees.

3. He shall daily visit and inspect the wards, kitchen, laundry, engine-room, etc., and all other departments, as often as may be necessary, and shall give such directions and make such regulations as will be for the best interests of the institution.

4. He shall pay all bills incurred within and for the uses of the Hospital, purchase all supplies and medicines, have the charge thereof, and be responsible for their proper and economical use.

5. He shall receive all moneys due the Hospital for board of patients, etc., and deposit the same with the treasurer of the directors, and obtain drafts upon him from the Executive Committee, for such sums as may, from time to time, be required for the support of the institution.

6. He shall keep regular accounts of all moneys received and disbursed on account of the Hospital, with a record of all contracts, etc., and submit the same to the Executive Committee at their special or quarterly meetings to be audited.

7. He shall keep, for the inspection of the Executive Committee, a record of the names of all patients, with their age, disease, residence, employment, date of admission, discharge, elopement, or death, and the result of treatment, with such other particulars regarding each as may be desired.

8. He shall make a statement of admissions, discharges, births, deaths, number of patients under treatment, and number of persons, residing in the house, and report the same, with such other information as may be of interest, at each regular meeting of the Executive Committee.

9. He shall, at this meeting, report the condition of all patients who, in his opinion, or in the opinion of the visiting physician or surgeon, are improper subjects for hospital accommodation, also such as in his or their opinion do not require hospital treatment.

10. Patients shall be discharged by the Superintendent under the direction of Executive Committee.

11. He shall assign to each patient, upon admission, the particular bed he is to occupy, subject to the approval of the visiting physician or surgeon, and shall cause his name and date of entrance to be attached to his bed.

12. No patient shall be removed from one bed to another without first consulting the Superintendent, or the attending physician and surgeon.

13. He shall suffer no patient to leave the grounds without his permission.

14. He shall keep an inventory of all furniture, and other property belonging to the Hospital, and make an annual report of the same, noting such articles as are destroyed or missing.

15. He shall return to the City Registrar the births and deaths, and in case of death of any patient shall notify the family or friends, and cause the body to be prepared for burial.

16. No body shall be removed or interred until twenty-four hours after death, except at the request of the relatives.

17. He shall report to the Executive Committee if the deceased left any clothing or articles of value.

18. He shall make a report to the Executive Committee for each year ending the last day of September, containing an account of the receipts and disbursements, number of patients in the Hospital during the fiscal year, together with such information as the Executive Committee may require.

VII. MATRON OF THE HOSPITAL.

1. The matron shall have the general direction of the female servants, and see that they faithfully perform their duties.

2. She will be responsible for the neatness and order of every part of the establishment outside of the wards; superintend the kitchen and laundry, and cause an account to be kept of bedding, table, and other furniture.

VIII. LADY SUPERINTENDENT OF THE TRAINING SCHOOL.

1. The lady Superintendent shall have general management of the wards, both male and female, and is responsible for their neatness, good order, and strict discipline.

2. It is her duty to see that patients are provided with every means necessary for their recovery, and that nurses are faithful in the performance of their duties.

3. She is subject to the advice and counsel of the superintendent, medical and surgical staff.

IX. NURSES.

1. It shall be the duty of the nurses to give undivided attention to the sick, and to report immediately to the lady Superintendent any neglect on the part of the patients to conform to the rules prescribed for their government.

2. They shall not attempt to coerce or discipline any patient, but shall treat them with kindness and attention.

3. They shall not absent themselves from the Hospital

without permission from the lady Superintendent, and must report to her on their return.

X. VISITORS.

1. Visitors are welcome to the Hospital every week-day, between the hours of 2 and 5 P. M., and on Sunday, for the purpose of attending divine worship, but on that day they must leave the wards when the services are ended.

2. Visitors shall not enter the wards without the consent of the Superintendent or Matron.

3. Visitors must deposit with the Superintendent or Matron any articles of food or delicacies intended for patients, which articles will be distributed as requested, if not inconsistent with the condition of said patient.

XI. GOVERNMENT OF PATIENTS.

1. Patients, upon admission to the Hospital, shall deposit money and valuables with the Superintendent, who will, if desired, give receipts therefor.

2. Patients shall not leave the premises without permission from the Superintendent, and they shall report to him on their return.

3. Patients shall not enter the kitchen, cellar, yard, or any of the domestics' apartments, unless by direction of the Superintendent or Matron.

4. No ardent spirits, or other stimulating drinks, shall be brought into the Hospital by the patients or their friends — neither shall patients be furnished fruit, or any article of food, without the knowledge or permission of the superintendent.

5. There shall be no loud talking, or profane or vulgar language, and no unnecessary noise or disturbance in the building or on the grounds.

6. Spitting on the floor, or other practices inconsistent with neatness, must be avoided, and a proper regard must be observed for cleanliness.

7. No patient shall smoke tobacco in the Hospital.

8. Before lying on their bed, patients must take off their boots and shoes, turn down the outer spread, and each patient will be responsible for the neatness of his bed when not occupied during the day.

9. All convalescents who are able shall assist in their respective wards, when requested by the nurses.

10. The patients shall be in their respective places during the visits of the attending physician and surgeon.

11. Patients shall retire at or before nine o'clock, P. M.

12. It shall be the duty of the lady Superintendent to enjoin a strict observance of the above regulations, and she shall report to the Superintendent any patient who shall continue to violate the above rules, and, if occasion requires, he may immediately discharge such patient from the institution.

13. No officer or employee of this institution shall accept any gift or bequest from any patient, except with the approbation of the Executive Committee.

XII. ADMISSION OF PATIENTS TO THE HARTFORD HOSPITAL.

1. All patients are admitted by permits from one of the Executive Committee, who arranges the price per week, according to the circumstances of the case and accommodations required.

2. All permits are subject to the approval of the Executive Committee, at their regular Hospital meeting.

3. Those who are able to contribute toward their support are received at an agreed rate.

4. The ordinary charge per week is \$6.00, which includes medical and surgical care, together with medicine and nursing.

5. Persons who are desirous of extra accommodations are charged according to circumstances.

6. Persons who are destitute of friends and means are provided for in various ways.

7. Those persons only who are carried directly from the place of accident are admitted without a certificate from the Executive Committee.

8. No persons having venereal or contagious diseases are admitted into this institution.

HARTFORD, CONN., 18 .

Upon the admission of _____ of _____ into the
 "HARTFORD HOSPITAL," at Hartford, I engage to provide or
 pay for a sufficiency of clothing for _____ use, and pay the
 Treasurer of said institution _____ dollars per week for board,
 medicine, and medical attendance; cause said patient to be
 removed, when discharged, and, in the event of death, to pay
 the expenses of burial.

Principal.

For value received, I hereby engage to become responsible
 for the fulfillment of the above stipulations.

Surety.

RULES FOR PUPILS OF THE TRAINING SCHOOL FOR NURSES, HARTFORD HOSPITAL.

The Directors of the Hartford Hospital have made arrangements for giving, at the Hospital, two years' training to women desirous of becoming professional nurses.

Persons wishing to receive this course must apply either to the Superintendent of the Hospital or to the lady superintendent of the nurses' school, upon whose approval they will be accepted as pupils in the Hospital.

Candidates must be over twenty-one and under thirty-five years of age. They must be of sound health, and must present, on application, a certificate from some responsible person as to their good character.

Applicants will be received for one month on probation. During this month they are boarded and lodged at the expense of the Hospital, but receive no compensation if they leave before the expiration of the month, or are found incompetent by the lady superintendent.

The Superintendent of the Hospital and lady superintendent of the nurses' school will have full power to decide as to the fitness of the nurses for the work, and the propriety of retaining or dismissing them at the end of the month for trial. The same authority can discharge them in case of misconduct or inefficiency.

They will reside in the Hospital and serve the first year as assistants in the wards of the Hospital; the second year they will be expected to perform any duty assigned them by the lady superintendent, either to act as nurses in the Hospital or to be sent to private cases among the rich or poor.

TRAINING.

Those persons complying with the foregoing conditions will be accepted as pupils by signing a written agreement to remain at the school for two years, and to conform to the rules of the Hospital.

The instruction includes :

1. The dressing of blisters, burns, sores, and wounds; the preparation and application of fomentations, poultices, and minor dressing.
2. Application of leeches, and subsequent treatment.
3. Administration of enemias.
4. Use of female catheter.
5. The best method of friction to the body and extremities.
6. Management of helpless patients, moving, changing, giving baths in bed, preventing bed-sores, and managing positions.
7. Bandaging, making bandages and rollers, and lining splints.
8. Making beds and changing sheets while the patient is in bed.
9. That no part of the Hospital is clean if it can be made cleaner.

The pupils are taught to prepare food, together with drinks and stimulants for the sick ; to understand the art of ventilation without chilling the patient, both in private houses and hospital wards, and all that pertains to night in distinction from day nursing.

To report to the physician accurate observations of the state of the secretions, expectoration, pulse, skin, appetite, temperature of the body, intelligence (as delirium or stupor), breathing, sleeping, condition of wounds, eruptions, formation of matter, effect of diet, stimulants, or medicines, and to learn the management of convalescents.

Instruction will be given by attending and resident physicians and surgeons at the bedside of the patients, and in various other ways, also, by the lady superintendent and head nurse.

The pupils will pass through the different wards, serving and being taught, for one year. They will be supplied with board and lodging, and will be paid ten dollars (\$10) per month the first year, the second, fourteen dollars (\$14) per month for their clothing and personal expenses. This sum,

with their education, is considered a full equivalent for their services.

When the full term of two years is completed, the nurses thus trained, after passing a final examination, will receive diplomas, certifying to their knowledge of nursing, their ability, and good character.

N. B.—This paper is to be filled in (in the candidate's own handwriting), and sent to the Superintendent of the Hartford Hospital, Hartford, Conn.

QUESTIONS TO BE ANSWERED BY CANDIDATE.

1. Name in full, and present address of candidate.
2. Are you a single woman or a widow?
3. Your present occupation or employment?
4. Age last birthday, and date and place of birth?
5. Height? Weight?
6. Where educated?
7. Are you strong and healthy, and have you always been so?
8. Are your sight and hearing perfect?
9. Have you any physical defects?
10. Have you any tendency to pulmonary complaint?
11. If a widow, have you children? How many? Their ages? How are they provided for?
12. Where (if any) was your last situation? How long were you in it?
13. The names in full and addresses of two persons to be referred to? State how long each has known you. If previously employed, one of these must be the last employer.
14. Have you ever been a pupil of any other training-school?
15. Have you read and do you clearly understand the regulations?

I declare the above statement to be correct.

(Signed.)

Candidate.

Date.

FORM OF BEQUESTS.

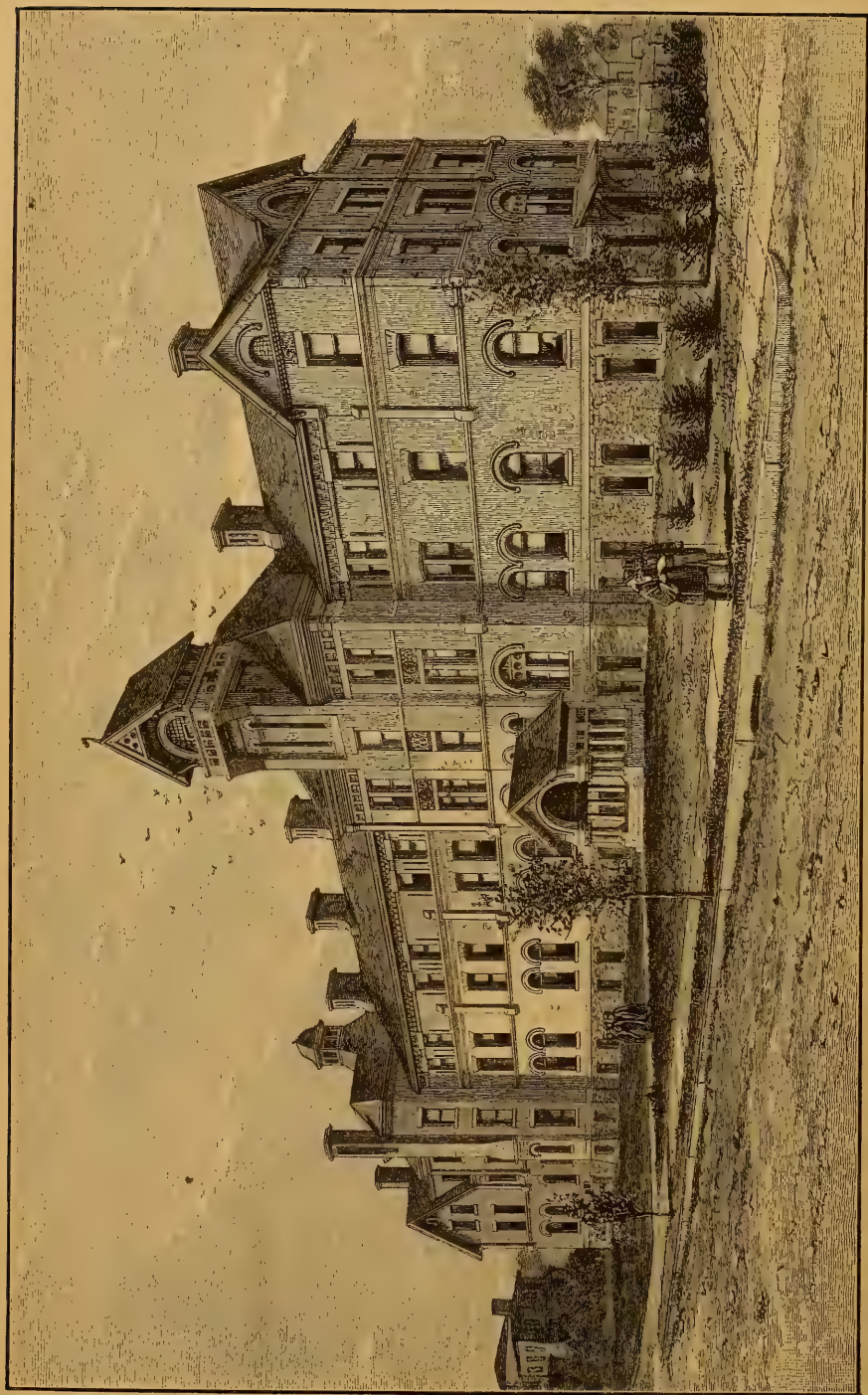
FORM OF BEQUEST TO THE HARTFORD HOSPITAL.

ITEM. I give and bequeath to the HARTFORD HOSPITAL, in the city of Hartford, the sum of dollars, to be paid by my executors out of my real or personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the said institution for the time being, in trust, to be applied by the directors thereof to the humane purposes of said institution.

FORM OF BEQUEST TO THE OLD PEOPLE'S HOME.

ITEM. I give and bequeath to the HARTFORD HOSPITAL, in the city of Hartford, the sum of dollars, to be paid by my executors out of my real or personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the said institution for the time being, in trust, to be applied by the directors thereof to the humane purposes of the department in said institution known and designated as the Old People's Home.





OLD PEOPLE'S HOME.

OLD PEOPLE'S HOME.

OFFICERS OF THE OLD PEOPLE'S HOME.

EXECUTIVE COMMITTEE.

P. M. HASTINGS, M.D.,
HENRY K. MORGAN,
GEORGE M. WELCH.

SUPERINTENDENT.

LEANDER HALL.

MATRON.

MRS. E. J. FOX.

OLD PEOPLE'S HOME.

This department of the Hospital was opened for the reception of inmates, December 1, 1884, two months subsequent to the date of the last report. The following statement, therefore, presents the results of ten months' occupancy, ending September 30, 1885. Twenty-two aged persons have been admitted to the Home — eleven males and eleven females,— five between the ages of 60 and 70 years, eight between the ages of 70 and 80 years, six between the ages of 80 and 90 years, and three over 90 years of age.

Four of the twenty-two have left the institution; one removed by relatives, on account of their inability to pay the board bill; one on account of insanity; one, after a few days' residence, was removed to the Hospital for care, and died after a few weeks from exhaustion; and one left voluntarily, expecting to support herself elsewhere more economically. Leaving, at the close of the year, eighteen inmates: eight males and ten females.

The household expenses for ten months amounted to \$2,841.30.

The total receipts for board, rents, etc., was \$1,868.36.

Leaving a deficiency of \$972.94.

Only 488 of the possible 946 weeks were occupied.

The cost of support for each inmate per week was \$5.82.

The amount received from each for board, etc., per week was \$3.40.

The excess of costs over receipts per week for each inmate was \$2.42.

At the last annual meeting of the Directors it was estimated that, on the basis of twenty-five members in the family, the sum of \$4.00 per week for board, washing, care, etc.,

would be sufficient to cover the current expenses. Had the number of inmates, at the time of opening, been twenty-two, the prices fixed would probably have realized this expectation.

Considerable criticism has been expressed regarding the charitable aspect of the Home since its opening. Much of this must have arisen from imperfect understanding of its rules and regulations, as published. Some brief explanation would seem appropriate at this time.

The Committee would recommend a wise discretion in the adoption of permanent inmates.

There is a class of aged and infirm persons, who cannot find homes with their relatives or friends, either through inability in adapting themselves to new surroundings, or whose habits and disposition render them disagreeable and uncomfortable to their friends or relatives, who may be willing, or are morally bound, to afford them a home in their old age. These should not be considered objects of public charity. While it might be proper to admit them as boarders, their friends should be chargeable for their full support. The Home should not assume any responsibility for their future, unless a sum, the interest of which would be sufficient for this purpose should be paid into the treasury of the Hospital and become a part of the permanent fund.

Another class of applicants includes those aged and homeless persons, who are in possession of some small amount of money, but insufficient for their comfortable support, and, if their years are prolonged, the dreary prospect of the almshouse is before them. These ought to be received as permanent inmates, provided the conditions of admission are satisfied; and as the admission fee will only cover the expense of support for a year or two, any property they may possess over and above this amount should be paid over to the Treasurer of the Hospital, to indemnify the institution in some slight degree for the responsibility assumed.

Still another class comprises those aged, infirm, and homeless ones who are destitute of friends and means of support.

This class is a large one, and appeals strongly to our sympathy. Colonel Northam's munificent bequest was designed to furnish a shelter for these persons. Many persons belonging to this class are supported by the churches of which they are members, or by the benevolence of those who may have some knowledge of their necessities; others pass their declining years in suffering and misery rather than appeal to charity. We trust many of these will find pleasant homes and comfortable support within the walls of this noble charity. With a little effort the moderate admission fee can be obtained. Referring to the Act of Incorporation, it will be seen that, while under the same management, no part of the funds of the Hospital can be diverted to the use of the Home. The success of this department depends wholly upon such gifts as are given expressly for its support.

The liberality of our citizens toward the Hospital encourage us in the firm belief that, when the needs of the "Old People's Home" are fully appreciated, and the vast amount of good to be accomplished by its agency is understood, it will not suffer from lack of funds, and that, in the near future, the terms of admission may be made more liberal. It has been a source of regret to those in its management that for want of money they have been obliged to refuse admission to many worthy aged and infirm persons, who have been looking forward to this Home for shelter in their declining years.

This department has some unique features, differing in many respects from institutions of similar purpose in our country. Many of the Homes for the aged and infirm are established and maintained by religious denominations for the care of those members of their own churches in need. Others are limited to residence in the city or town where they are located. Others, still, are established for the benefit of a particular race. Few receive both sexes.

In some respects the Old People's Home of Hartford is a novel experiment, restricted neither by religious tenets, residence in the city, race, nor sex.

The building has proved to be admirably fitted in every respect for the purpose designed, furnishing a pleasant and comfortable home for the aged and infirm. It offers shelter, wholesome food, warmth, and medical service (a not inconsiderable item with the aged). Its doors are open and cannot be closed upon those of its inmates who may desire to withdraw at any time.

We mention, for the encouragement of the friends of this charity, the following bequests, which will soon become available, viz.: From the estate of the Hon. Charles Boswell, of West Hartford, five thousand dollars; from the estate of Mrs. Lois Sergeant, of this city, five thousand dollars; and from the estate of Mrs. Gallup, of Plainfield, five thousand dollars.

Rooms have been furnished, by the payment of sixty dollars, by the following-named ladies: Mrs. William B. Franklin, to be called Miss Peggy's room; Mrs. Emily Jewell and Mrs. James Goodwin.

More rooms will soon be needed, and we would direct the attention of the benevolent to this method of assisting the Home. For good reasons, it has been decided to furnish the rooms uniformly, and the names of the donors will be attached to the rooms furnished in this manner.

The Hartford Woven Wire Mattress Company have donated six of their elegant and substantial beds for the use of the institution.

The Committee are happy in being able to report that no discord has disturbed the quiet of the family thus far; the inmates have been happy and contented, and have all expressed their desire to remain in the Home.

They wish, also, to express their thanks to the able and competent Superintendent, Mr. Leander Hall, for his untiring zeal in promoting the interests of the Home.

The Matron, Mrs. E. J. Fox, has proved herself, by her vigilant and kind care of the aged and infirm inmates, her economical management of the domestic affairs of the house, securing the affection of all under her charge, admirably fitted for her position.

The Committee, after due deliberation, would recommend the adoption of the following rule of admission, in place of Article second, already published, viz :

ARTICLE II. The preliminary conditions for admission for permanent inmates will be as follows :

Persons between the ages of 60 and 70 years will be required to pay \$400 for the use of a separate room, or \$300 for a bed in the common ward ; those over 70 years of age, \$300 for a room, and \$200 for ward accommodations.

Persons desiring temporary accommodations in the Home will be charged such a sum as the Executive Committee may find necessary to cover the expenses of board, etc. Such occupancy will be limited at the discretion of the Committee.

Respectfully submitted,

P. M. HASTINGS, M. D.,

H. K. MORGAN,

G. M. WELCH,

Executive Committee.

TERMS OF ADMISSION.

ARTICLE I. Applicants for admission to the Old People's Home must be citizens of the State of Connecticut, persons of good character, not under sixty years of age, and in reduced circumstances.

ARTICLE II. The preliminary conditions of admission for permanent inmates will be as follows, viz :

Applicants between the ages of 60 and 70 years will be required to pay \$400, for a separate room, or \$300 for a bed in the common ward ; those over 70 years of age, \$300 for a room, or \$200 for ward accommodations.

Applicants for temporary accommodations in the Home will be charged such a sum as the Executive Committee may find necessary to cover the expenses of board, washing, etc. Such occupancy will be limited at the discretion of said Committee.

ARTICLE III. A probationary period of four months will be required before the applicant can be confirmed as a permanent inmate of the Home.

ARTICLE IV. Application for admission must be made to the Executive Committee, and a full statement of the circumstances of the applicant must be given.

ARTICLE V. Every person admitted as a permanent inmate shall sign and execute, in a book kept by the Superintendent, the agreement and conveyance hereto annexed.

ARTICLE VI. No article of furniture shall be brought into the institution without the consent of the Executive Committee ; such articles as shall be admitted shall be and become the absolute property of the Hospital.

ARTICLE VII. Form of agreement: The undersigned having been received as a permanent inmate and beneficiary of the Old People's Home, a department of the Hartford Hospital, in the City of Hartford, now, in consideration of the benefits assured to me as such beneficiary and of my admission thereto, I do hereby assent to and promise compliance with the rules and regulations of such Home, as they

exist at the date hereof, and as the same shall be made, amended, or modified thereafter; and I do hereby sell, assign, set over, and convey unto the Directors of the Hartford Hospital, and their successors and assigns forever, all the goods, chattels, effects, and personal property of every kind, and all real estate, wheresoever the same may be situated, which I now possess, or to which I shall hereafter become entitled during my residence at the Home; and I hereby make and appoint the Treasurer of the Hartford Hospital, and his successor and successors in office, my attorney and trustee irrevocable, with full power and authority to demand, receive, collect, and recover said property, effects, and claims, for the purposes hereinbefore and hereinafter stated, to pay and deliver the same to said Home. It is also understood that I may at any time terminate my connection with the Home, and that the Executive Committee of the Hospital may, in their discretion, at any time, require me to do the same. It is, however, understood that, upon payment to said Hospital of such sum or sums of money as fixed by the Executive Committee as a fair compensation for my support, and charges against me to the full extent, and for all the term in which I shall have been an inmate of said Home, then I am to receive from said Hospital such property as I have transferred to it, or the proceeds of such property as the Executive Committee may have disposed of.

HOUSE RULES.

ARTICLE I.—DUTIES OF MATRONS.

The Matron shall have the general care of the domestic affairs of the Home and of the inmates, subject to the direction of the Superintendent and Executive Committee. No person will be permitted to interfere or find fault with the Matron; but if any inmate has cause for complaint, application must be made to the Executive Committee, who will receive any statement and take action thereon as they may think proper. She shall see that all inmates, who are able

to do so, shall take their meals at the family table, and that proper order is preserved; also, that suitable food shall be provided for the sick.

ARTICLE II.—DUTIES OF INMATES.

Any inmate wishing to leave the house to visit friends or otherwise must apply to the Matron for her assent, stating where he or she intends going, and when he or she expects to return. Every inmate who is able to do so will be required to keep his or her room neat and clean, and the furniture in order, and make themselves generally useful. Any inmate who shall be guilty of circulating reports injurious to the reputation of the Home, criticising and finding fault with the management, creating dissatisfaction or disturbance among its inmates, shall be admonished, and on repetition of such offense shall hereby forfeit his or her privileges and be dismissed from the institution. It shall not be allowable for the male or female inmates to visit each others' rooms, but they may meet in the corridors, which will always be open to them.

ARTICLE III.—VISITORS.

The friends of inmates, and the public generally, may visit the Home on Thursday, between the hours of 10 and 12 o'clock A. M., and from 2 to 4 o'clock P. M. At other times visitors will be admitted only by permission of the Superintendent or Matron.

ARTICLE IV.—PHYSICIANS.

No physician except those connected with the Hospital will be allowed to attend the inmates, except by permission of the Chairman or some member of the Executive Committee.

ARTICLE V.

No spirituous liquors shall be brought into the Home, nor shall any be used by any inmate, unless the same be prescribed by the attending physician, and placed in charge of and administered by the Matron.

ARTICLE VI.

The lights shall be extinguished in the rooms of the inmates at nine in the evening, and in the halls and corridors at 10 P. M., unless the Matron, for good reasons, direct otherwise.

ARTICLE VII.

Upon the death of an inmate, the Matron shall immediately notify the Executive Committee, and also the friends, as far as their address may be ascertained. Should the funeral take place from the Home, the arrangements shall be uniform in all cases, and shall be made under the direction of the Executive Committee. The friends of the deceased may defray the expenses, or remove the remains elsewhere for interment by permission of the Superintendent.

ARTICLE VIII.

Willful violation of any of these rules or regulations by any of the inmates shall render such person liable to dismissal, in which case he or she shall not be entitled to a return of any moneys paid by such individual; such clothing and other personal effects belonging to the person dismissed may be taken. The Executive Committee may make such dismissal. Persons expelled will not be permitted to visit the Home under any circumstances. In all matters of difference between the inmates the decision of the Superintendent shall be conclusive, until modified or reversed by the Executive Committee. The orders of the Superintendent and Matron in all matters relating to the domestic government of the family must be observed by all inmates; such orders must be reported to the Executive Committee.

NOTE.

A gift of \$5,000 will endow a room in perpetuity, the donor having the privilege of nominating its occupant.

A like gift of \$4,000 will create a permanent bed in the Dormitory, subject to the same privilege.

CONTRIBUTIONS.

The following gifts are thankfully acknowledged, viz.:

Mrs. Samuel Colt, 2 bushels of apples.

Mrs. Dutton, 1 bedstead, 1 bureau, 1 wash-stand, 2 chairs.

Mrs. Colton, 1 table.



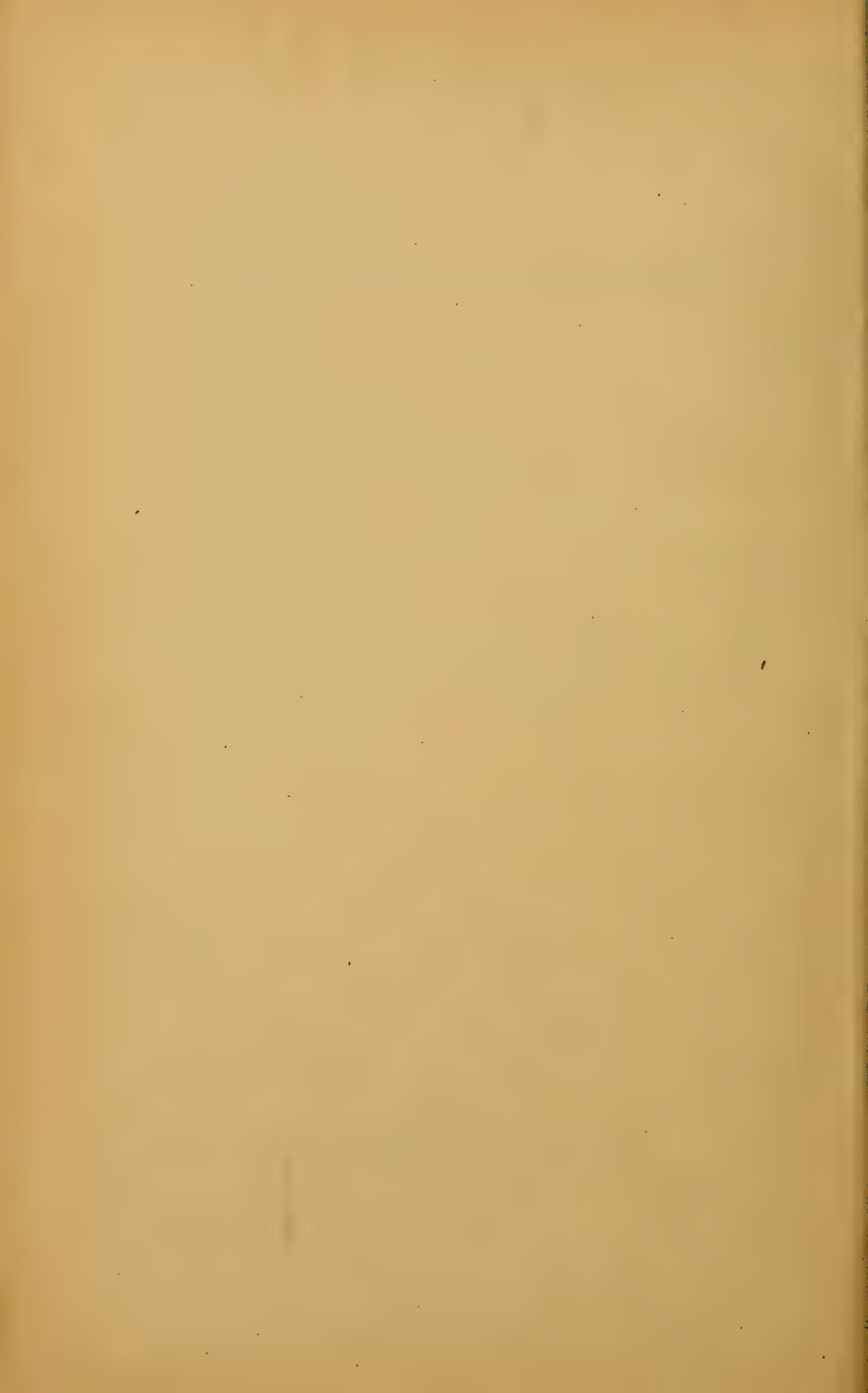
Statement of Vote,

NOVEMBER ELECTION,

1885.

Tabulated from Returns in the Office of the
Secretary of State.

HARTFORD:
PRESS OF WILEY, WATERMAN & EATON.
1886.



HARTFORD COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number not Checked.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other causes.	
				General.	Repre- sentative.	General.	Repre- sentative.	General.	Repre- sentative.	General.	Repre- sentative.
Hartford,	10,645	6,762	3,883	6,736	6,712	91	83	12	6	....	....
Avon,	270	182	88	....	182	....	....	....	....	....	....
Berlin,	606	342	264	....	....	....	342	....	....	....	....
Bloomfield,	367	297	70	297	291	3	6	....	....	....	....
Bristol,	1,475	1,148	327	....	1,149	....	....	....	1	....	1
Burlington,	268	194	74	....	194	....	....	....	....	....	....
Canton,	560	443	117	442	439	....	....	....	....	....	....
East Granby,	191	168	23	168	166	2	1	....	....	1	1
East Hartford,	908	682	226	....	682	....	....	....	....	....	....
East Windsor,	617	445	172	441	431	....	1	....	....	....	....
Enfield,	1,312	909	404	909	903	9	8	2	....	....	....
Farmington,	719	577	142	....	577	....	....	....	....	....	....
Glastonbury,	862	656	206	....	654	....	....	....	....	....	....
Granby,	371	302	69	300	302	....	....	....	....	....	....
Hartland,	192	160	32	154	160	....	....	....	....	....	....
Manchester,	1,338	802	536	....	802	....	13	....	....	....	....
Marlborough,	87	77	10	....	80	....	....	....	....	....	....
New Britain,	3,265	2,280	985	....	2,280	....	....	....	....	....	2
Newington,	194	152	42	....	150	....	....	....	....	....	....
Plainville,	475	278	197	....	280	....	....	....	4	....	....
Rocky Hill,	251	129	122	....	130	....	....	....	....	....	....
Simsbury,	528	437	91	437	434	....	2	....	....	1	....
Southington,	1,481	1,040	....	....	*	....	....	....	....	....	....
South Windsor,	443	212	231	....	212	....	....	....	....	....	....
Suffield,	796	601	195	592	597	2	2	1	1	....	1
West Hartford,	379	288	91	....	288	....	....	....	....	....	....
Wethersfield,	394	208	186	....	208	....	....	....	....	....	....
Windsor,	693	552	141	537	550	6	6	....	....	1	....
Windsor Locks,	486	395	91	393	387	2	2	....	....	....	....
	30,173	20,718	9,015	11,406	19,240	115	466	15	12	3	5

* Not returned.

NEW HAVEN COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number not Checked.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other cases.	
				General.	Representative.	General.	Representative.	General.	Representative.	General.	Representative.
*New Haven,.....	....	....	....	...	...	...	...	...	...	...	...
Beacon Falls,.....	107	93	14	88	89	1	1	...	...	2	...
Bethany,	160	59	101	59	54	...	...	...	...	...	...
Branford,	847	560	287	477	493	3	3	...	...	...	1
Cheshire,	485	332	153	...	332	...	...	...	...	...	...
Derby,	2,841	2,252	597	2,229	2,231	28	28	3	1	...	...
East Haven,	230	200	30	197	195	...	...	...	2	...	1
Guilford,	715	395	320	...	396	...	...	...	...	...	...
Hamden,	837	433	404	432	434	1	...	2	...	...	...
Madison,	447	180	267	...	180	...	...	...	...	...	...
Meriden,	4,197	2,636	1,580	...	2,639	...	...	...	2	...	...
Middlebury,	141	82	59	82	44	...	...	0	1	...	...
Milford,	904	627	277	627	628	4	4	...	...	...	...
Naugatuck,	1,039	827	212	782	824	17	14	5	...	...	...
North Branford, ...	238	117	121	...	117	...	1	...	...	...	1
North Haven,	386	182	204	...	182	...	...	...	...	...	...
Orange,	761	550	221	549	537	7	4	4	4	...	...
Oxford,	247	160	87	160	160	...	...	...	...	...	...
Prospect,	132	93	39	93	93	...	...	...	...	...	...
Seymour,	590	449	141	434	434	1	1	2	...	...	...
Southbury,	333	263	70	263	265	3	6	...	1	...	...
Wallingford,	1,193	665	528	...	666	...	...	...	1	...	...
Waterbury,	5,308	3,662	1,646	3,644	3,659	29	33	2	2	2	1
Wolcott,	119	76	43	77	73	...	...	2	...	...	...
Woodbridge,	191	107	84	101	105	1	...	...	1	...	...
	22,448	15,000	7,485	10,473	14,830	95	95	20	15	4	4

* Not Returned.

NEW LONDON COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number Checked, not.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other causes.	
				General.	Representative.	General.	Representative.	General.	Representative.	General.	Representative.
New London.....	2,529	1,409	1,120	1,394	1,392	23	14	2	....	....	2
Norwich,....	4,325	2,693	1,632	....	2,693	....	....	....	....	....	....
Bozrah,....	170	136	34	136	133	..	....	....	....	....	2
Colchester,....	681	464	217	462	466	2	2	....	....	....	1
East Lyme,....	402	264	138	125	132	2	1	....	....	....	....
Franklin,....	140	111	29	110	109	....	....	....	....	....	2
Griswold,....	523	398	118	393	388	....	1	....	....	....	....
Groton,....	1,341	897	444	896	896	1	1	....	4	....	....
Lebanon,....	451	298	153	298	299	2	2	....	1	....	....
Ledyard,....	329	185	144	....	185	..	....	....	....	....	....
Lisbon,....	136	121	15	119	121	....	....	....	....	....	....
Lyme,....	265	177	88	171	177	1	1	....	....	....	....
Montville,....	587	355	232	354	355	....	....	....	....	....	....
North Stonington,...	468	358	110	363	363	....	....	2	....	....	....
Old Lyme,....	311	184	127	179	185	....	....	1	....	....	1
Preston,....	637	458	179	....	458	....	6	....	6	....	6
Salem,....	146	122	24	120	123	....	1	....	....	....	....
Sprague,....	339	269	70	269	268	....	....	....	....	....	....
Stonington,....	1,608	1,086	502	1,084	1,080	8	6	....	....	....	....
Voluntown,....	226	170	56	170	164	....	....	....	....	....	....
Waterford,....	605	269	336	269	269	1	2	....	....	....	....
	16,219	10,424	5,768	6,912	10,256	40	37	5	11	....	14

FAIRFIELD COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number Checked, not checked.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other cases.	
				General.	Representative.	General.	Representative.	General.	Representative.	General.	Representative.
Bridgeport,	7,344	3,696	3,648	...	3,699	...	...	...	...	...	2
Danbury,	3,327	1,891	1,436	1,886	1,889	25	27	2	7	...	2
Bethel,	712	584	28	577	578	1	1	...	...	...	...
Brookfield,	269	184	85	184	179	...	...	...	...	...	...
Darien,	451	309	142	...	309	...	...	...	1	...	1
Easton,	288	185	103	185	182	...	...	...	...	...	...
Fairfield,	911	564	347	562	559	4	4	...	...	1	...
Greenwich,	1,876	1,048	828	...	1,048	...	...	...	...	...	...
Huntington,	686	551	135	549	552	4	5	2	...	...	2
Monroe,	285	171	114	171	170	...	2	...	...	...	...
New Canaan,	619	540	79	...	543	...	...	...	3	...	...
New Fairfield,	187	138	49	138	138	...	...	...	1	...	...
Newtown,	887	480	407	480	478	...	...	...	...	...	...
Norwalk,	3,393	2,155	1,238	2,145	2,134	32	28	4	2	...	2
Redding,	353	288	65	288	289	2	5	...	...	...	...
Ridgefield,	528	277	251	...	277	...	...	...	1	...	...
Sherman,	196	163	33	163	159	1	1	...	...	...	...
Stamford,	2,594	1,543	1,051	...	1,540	...	...	...	2	...	...
Straford,	1,070	727	343	712	722	5	5	3	...	...	...
Trumbull,	360	292	68	291	292	2	3	...	...	...	2
Weston,	221	166	55	103	166	...	...	...	1	...	...
Westport,	863	398	465	388	390	...	1	...	1	1	...
Wilton,	437	353	84	...	356	...	...	...	4	...	...
	27,857	16,703	11,054	8,822	16,649	76	82	11	23	2	11

WINDHAM COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number not Checked.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other causes.	
				General.	Representative.	General.	Representative.	General.	Representative.	General.	Representative.
Brooklyn,	363	210	153	208	206	2	3	....	....	....	....
Ashford,	299	184	115	....	184	....	....	....	....	....	....
Canterbury,	314	259	55	258	256	....	....	....	....	....	....
Chaplin,	143	78	65	78	66	....	....	....	....	....	....
Eastford,	205	172	33	....	174	....	....	....	....	....	....
Hampton,	188	113	75	113	107	....	....	....	....	....	....
Killingly,	1,242	597	645	....	597	....	....	....	....	....	....
Plainfield,	704	443	261	438	443	....	....	....	....	....	....
Pomfret,	308	201	107	203	200	....	....	....	....	....	....
Putnam,	960	603	357	524	604	19	15	....	....	....	....
Scotland,	148	120	28	121	119	1	1	....	....	....	....
Sterling,	220	155	65	154	155	....	....	....	....	....	....
Thompson,	589	197	392	....	197	....	....	....	....	....	....
Windham,	1,697	933	764	929	933	7	9	....	....	....	....
Woodstock,	578	172	406	...	*	....	....	....	....	....	....
	7,958	4,437	3,521	3,026	4,241	29	28	....	....	....	....

* Not returned.

LITCHFIELD COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number not Checked.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other causes.	
				General.	Representative.	General.	Representative.	General.	Representative.	General.	Representative.
Litchfield,.....	657	481	176	....	482	....	....	....	....	....	....
Barkhamsted,.....	300	253	47	....	253	....	....	....	....	....	....
Bethlehem,.....	186	147	39	....	147	....	4	....	....	....	4
Bridgewater,.....	170	101	69	....	83	....	....	1	....	1	....
Canaan,.....	298	226	72	....	219	....	....	....	....	....	....
Colebrook,.....	234	185	49	....	223	....	....	....	....	....	....
Cornwall,.....	369	277	92	....	273	....	....	3	....	....	....
Goshen,.....	226	178	48	....	178	....	....	....	2	....	....
Harwinton,.....	238	126	112	....	126	....	....	....	....	....	1
Kent,.....	358	159	199	....	136	....	....	3	....	....	....
Morris,.....	172	115	57	....	115	....	....	....	....	....	....
New Hartford,.....	571	415	156	....	416	....	....	....	....	....	....
New Milford,.....	1,083	806	277	....	803	6	....	....	....	3	....
North Canaan,.....	367	195	172	....	192	....	....	2	....	....	....
Norfolk,.....	319	236	83	....	236	....	....	....	....	....	....
Plymouth,.....	510	283	227	....	283	....	....	....	....	....	....
Roxbury,.....	251	167	84	....	167	....	....	....	....	....	4
Salisbury,.....	803	513	290	....	511	1	....	....	....	1	....
Sharon,.....	652	382	270	....	382	2	....	....	....	....	....
Thomaston,.....	709	285	424	....	285	....	....	....	....	....	....
Torrington,.....	949	614	335	....	616	....	....	....	....	....	....
Warren,.....	140	106	34	....	106	....	....	....	....	....	1
Washington,.....	413	317	96	....	317	....	....	....	....	....	....
Watertown,.....	468	326	142	....	326	....	....	....	1	....	....
Winchester,.....	1,396	907	489	....	907	....	....	....	2	....	....
Woodbury,.....	506	398	108	....	399	....	....	....	1	....	....
	12,345	8,198	4,147	2,802	8,147	9	13	9	6	5	11

MIDDLESEX COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as Having Voted.	Whole Number not Checked.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other causes.	
				General.	Representative.	General.	Representative.	General.	Representative.	General.	Representative.
Middletown,.....	2,665	1,635	1,030	....	1,639	...	...	....	2	....	....
Haddam,.....	558	462	96	462	462	2	5	1	3	....	....
Chatham,.....	475	400	52	*	*	....	....	1	....	....	....
Chester,.....	311	194	117	194	199	2	2	....	2	....	....
Clinton,.....	387	309	78	292	302	....	....	....	....	....	2
Cromwell,.....	396	286	110	....	286	....	9	....	1	2	2
Durham,.....	228	199	29	193	199	1	2	....	....	....	....
East Haddam,.....	684	446	238	*	*	....	....	1	1	....	....
Essex,.....	572	461	111	457	561	4	3	....	....	....	....
Killingworth,.....	208	118	90	117	118	....	1	....	....	....	....
Middlefield,.....	214	183	31	....	186	....	....	....	....	....	....
Old Saybrook,.....	306	213	93	210	212	4	4	4	1	....	....
Portland,.....	759	434	325	434	434	....	....	....	....	....	....
Saybrook,.....	345	270	75	265	267	6	3	....	1	....	....
Westbrook,.....	244	117	127	114	117	....	....	....	....	....	....
	8,352	5,727	2,602	2,738	4,982	19	29	7	11	2	4

*Not returned.

TOLLAND COUNTY.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number not Checked.	Number of Ballots found in each box, viz.:		Number of Ballots in each box not counted as in the wrong box, viz.:		Number of Ballots not counted for being double, viz.:		Number of Ballots Rejected for other causes.	
				General.	Representative.	General.	Representative.	General.	Representative.	General.	Representative.
Tolland,	294	253	41	...	253	...	...	...	...	...	...
Andover,	124	113	14	113	110	...	...	...	...	...	...
Bolton,	145	108	37	108	105	...	...	...	...	...	...
Columbia,	189	167	22	165	166	1	1	...	...	...	...
Coventry,	465	303	162	302	303	2	2	...	...	...	...
Ellington,	335	256	79	...	256	...	...	...	...	...	...
Hebron,	280	214	66	214	213	...	1	...	...	...	...
Mansfield,	498	260	238	...	260	...	...	...	...	...	...
Somers, ...	318	230	88	...	230	...	...	...	...	...	...
Stafford,	938	538	410	...	529	...	...	...	...	...	...
Union,	123	110	13	...	110	...	...	...	...	...	...
Vernon,	1,468	1,106	362	1,104	1,105	2	2	...	...	3	...
Willington,	225	104	121	...	*	...	...	...	...	...	...
	5,402	3,762	1,653	2,006	3,640	5	6	1	...	3	...

* Not returned.

SUMMARY OF COUNTIES.	Whole Number of Names on Registry List.	Whole Number Checked as having Voted.	Whole Number not Checked.	Number of Ballots found in each box, viz. :		Number of Ballots in each box not counted as in the wrong box, viz. :		Number of Ballots not counted for being double, viz. :		Number of Ballots Rejected for other causes.	
				General.	Representative.	General.	Representative.	General.	Representative.	General.	Representative.
Hartford,	30,173	20,718	9,015	11,406	†19,240	115	466	15	12	3	5
*New Haven,	22,448	15,000	7,485	10,473	14,830	95	95	20	15	4	4
New London,	16,219	10,424	5,768	6,912	10,256	40	37	5	11	....	14
Fairfield,	27,857	16,703	11,054	8,822	16,649	76	82	11	23	2	11
Windham,	7,958	4,437	3,521	3,026	4,241	29	28	....	....	....	....
Litchfield,	12,345	8,198	4,147	2,802	8,147	9	13	9	6	5	11
Middlesex,	8,352	5,727	2,602	†2,738	†4,982	19	29	7	11	2	4
Tolland,	5,402	3,762	1,653	2,006	†3,640	5	6	1	...	3	....
	130,754	84,969	45,245	48,185	81,985	388	756	68	78	19	49

* Town of New Haven not returned.

† Returns not complete.

